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Annual Report

OF THE

Superintendent of Insurance

AND

Fire Commissioner

Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1947

Published by Direction of
THE HONOURABLE C. G. GERHART
Provincial Secretary

EDMONTON
Printed by A. SHNITKA, KING'S PRINTER
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GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF THE PROVINCIAL SECRETARY

OFFICE OF THE SUPERINTENDENT OF INSURANCE

Edmonton, May 31st, 1948.

To THE HONOURABLE C. E. GERHART
Provincial Secretary of Alberta,
Edmonton, Alberta.

Dear Sir:

Pursuant to Section 20, Chapter 201, 1942, The Alberta Insurance Act, I have the honour to submit herewith the thirty-fifth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31st, 1947, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of provincial and extra-provincial companies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

During 1947 the following thirteen companies licensed for the first time to write insurance in the Province of Alberta:

The Legal and General Assurance Society, Limited.
United National Indemnity Company.
The Bee Hail Insurance Company.
The Bee Fire Insurance Company of Paris, France.
The London & Edinburgh Insurance Company, Limited.
Warner Reciprocal Insurers.
Aid Association For Lutherans.
Co-operative Life Insurance Company.
United States Guarantee Company.
Federal Insurance Company.
Canadian Alliance Insurance Company.
Canada Health & Accident Assurance Corporation.
Norwich Union Life Insurance Society.

There were six withdrawals of companies during the year.

Rhode Island Insurance Company.
The Union Fire, Accident & General Insurance Company of Paris, France.
Milwaukee Mechanics' Insurance Company.
Royal Plate Glass and General Insurance Company.
Commercial Casualty Insurance Company.
Newark Fire Insurance Company.

At December 31, 1947, there were 19 Provincial and Foreign companies licensed under the provisions of The Alberta Insurance Act, classified as follows:

Accident and Sickness	1
Automobile and Other Classes	1
Fire and Other Classes	3
Fire, Accident and Sickness and Other Classes	3
Fraternal Societies	2
Mutual Benefit Societies	5
Mutual Fire Insurance Only	1
Mutual Fire and Other Classes	1
Reciprocal or Inter-Insurance Exchanges	1
Underwriters, Members of Lloyd's	1
Total	19

At December 31, 1947, there were 288 Dominion companies doing business under the Act, classified as follows:

Accident and Other Classes	6
Accident and Sickness	3
Accident, Sickness and Other Classes	12
Automobile Insurance only	6
Automobile and Other Classes	3
Fire and Other Classes	136
Fire, Accident, Sickness and Other Classes	41
Fire, Life and Accident, Sickness and Other Classes	2
Fraternal Societies	13
Life Insurance Only	23
Life, Accident and Sickness	6
Life, Accident, Sickness and Other Classes	1
Hail only	1
Live Stock Insurance only	1
Mutual Benefit Societies	1
Mutual Fire and Other Classes	11
Reciprocal or Inter-Insurance Exchanges	10
Underwriters' Agencies	9
Miscellaneous	3
Total	288

The following Insurance Adjusters were licensed in 1947:

EDMONTON:

George S. Day & Company—G. S. Day, R. A. Rooney, H. C. Pratt.

F. J. Lorimer & Company—F. J. Lorimer.

Millar & Learmonth—J. H. Miller, C. E. Learmonth, R. J. Glendinning, Kenneth E. Heacock.

Henry C. Runte & Company—H. C. Runte, I. B. Jackson, F. J. Weist, T. H. Stout, Rycroft.

James Taylor Company—J. Taylor, Edward Clark, J. L. Devoin, G. F. Boyd, J. W. Day, W. D. Robertson, H. G. Sharp.

CALGARY:

Cowan, Crosland & Peacock—Cecil G. Crosland, Norman R. Peacock, E. S. Robins, Thorton K. Summerall, L. M. Robb, E. G. Clark, Edmonton; K. J. I. Fraser, Edmonton; N. L. Mould, Edmonton.

Kelly-Lucy Adjustment Service—C. F. Kelly, Robert E. Lucy, George M. Kelly.

Lilly Adjustment Agency—Leslie D. Lilly, Arthur R. Lilly, Edmonton: Edward C. Anderson, Lethbridge.

H. S. Morkill & Company—Harold S. Morkill, Alexander McPhail, Robert W. Stewart.

Paterson, Waugh, O'Fallon & Taylor—S. J. Sherlock, William G. Sherlock, John C. Reid, Frederick J. Sherlock.

North West Adjustment & Inspection Co., Ltd.—R. E. Hooper, W. J. Hoover, J. H. Molstad, Edmonton; Ward Steckle, A. A. Fredell.

William Tate Wilkinson—Hail Certificate only—Joseph M. Ireton.

LETHBRIDGE:

Bodard Adjustment Bureau—Stuart J. Bodard, William Milroy, Harold G. Carbert, James E. S. Milroy, E. B. Shantz—Hail Certificate only.

NON-RESIDENT:

Henry J. Ast—Regina, Saskatchewan—Hail Certificates only.

G. A. Beaudreau—Gull Lake, Sask.—Hail Certificates only.

Hugh Blake Carson—Regina, Sask.—Hail Certificates only.

S. F. Cross & Co.—S. F. Cross, Winnipeg, Manitoba.

P. E. Crotenko—Buchanan, Sask.—Hail Certificate only.

Frank Fagan—Regina, Sask.—Hail Certificates only.

J. W. Farnell—Prince Albert, Sask.—Hail Certificates only.

W. J. Hooper—Prince Albert, Sask.—Hail Certificates only.

William A. Ingram—Regina, Sask.—Hail Certificates only.

There were 3,812 Certificates of Authority to write insurance issued to Agents during the licensing year, February 15th, 1947, to February 15th, 1948. The following shows the locations of these Agents, and the classes of business for which they were licensed:

	Life	Fire and Other Classes	Casualty	Hail	Employees	Automobile
Edmonton	307	182	98	23	54	6
Calgary	283	159	105	24	37	5
Lethbridge	66	26	18	27	12	3
Medicine Hat	22	14	11	4	2	1
Red Deer	16	14	4	3	5	1
Wetaskiwin	11	9	1	5	2	2
Drumheller	7	7	2	4	2	1
Towns and Villages	495	1,007	63	514	20	27
Non-Resident	25	59	12	5	----	----
	1,232	1,477	314	609	134	46

The Real Estate Agents' licensing year expires June 30th annually; 927 Agents' or Salesmen's licenses were issued between July 1st, 1947, and June 30th, 1948. These included 551 Agents' and 376 Salesmen's licenses.

In accordance with the provisions of The Alberta Insurance Act, 40 Advisory Board meetings were held during 1947, dealing with applications for licenses covering fire and other classes, and 19 "Boards" dealing with applications for life insurance. One hundred and sixty-one applications (other than life applications) were considered by the "Committee," 33 applications were approved, 89 rejected, 24 rejected but later granted on further review after additional information was submitted, while 36 applications were withdrawn by the applicants on full information respecting the licensing provisions being drawn to their attention. Several of the number granted were only allowed on the understanding that renewal application would be again reviewed in 1948. Forty-nine applications for life license were placed before "Boards," 9 were granted, 40 declined, since they did not fall within the "Principles Governing Agency Matters," while well over 50 were questioned and the insurance companies were required to file additional information.

In so far as The Real Estate Agents' Licensing Act is concerned, 43 applicants for either agents' or salesmen's licenses were placed before "Boards," constituted similarily to Advisory Boards under The Insurance Act, when 16 applications were rejected and 19 withdrawn on the suggestion of the Department. In addition several applications for agents' licenses (approximately 21 in number) were reduced from an agent's application to that of a salesman, the applicant having been induced to act as a salesman for a duly qualified agent for at least one year before making application for an agent's license.

The following table shows the premiums and losses during 1947 within the Province, covering all classes of insurance except life:

Classes of Insurance	Net Premiums Written	Net Losses Incurred
Fire	$ 5,345,200.62	$ 2,346,278.31
Automobile	2,923,301.00	2,344,339.82
Hail	716,687.99	1,301,288.60
Accident and Sickness	1,246,494.63	580,538.84
Liability	338,221.45	59,761.59
Guarantee	188,053.74	44,462.78
Theft	79,217.43	15,240.27
Plate Glass	32,190.02	22,724.36
Personal Property	383,422.22	228,311.79
Miscellaneous	347,456.63	298,326.08
	$11,600,245.73	$7,241,272.44

The following is a comparison of life insurance premiums collected, disbursements to policyholders and insurance written during the years 1946 and 1947, and a comparison of life insurance at risk as at December 31st, 1946, and as at December 31st, 1947:

Premiums:		*Disbursements:*	
1946	$14,445,068.07	1946	$7,634,663.15
1947	15,726,299.21	1947	5,239,991.98

Insurance at Risk:		*Insurance Written* (new issued):	
1946	$491,334,325.49	1946	$76,199,604.00
1947	553,648,703.49	1947	85,865,533.00

Additional staff appointed to the Office of the Fire Commissioner is also available for the enforcement of The Insurance and Real Estate Acts, and this is enabling us to give a much better service to the public. The stricter enforcement and inquiries conducted on behalf of the public as a result of complaints or inquiries received is undoubtedly assuring satisfactory results as evidenced by the number of complimentary letters and letters of appreciation on file. A number of complaints respecting unsatisfactory loss adjustments were also dealt with during the year, and in some cases adjustment was made by the insurance companies without entailing any cost to the public. This is a service which we are being called upon more and more to give, and I would like to take this opportunity to thank the companies for so satisfactorily voluntarily dealing with us in these matters. I also would like to take this opportunity to thank the staff of the Office for their co-operation in so diligently working with me, often under pressure, due at times to shortage of staff and new replacements which it has been necessary to make during the year.

All of which is respectfully submitted.

E. R. HUGHES,

Superintendent of Insurance.

THE ALBERTA LIFE AND ACCIDENT INSURANCE CO. LTD.

HEAD OFFICE: 200A GRAIN EXCHANGE BLDG., CALGARY, ALTA.

Incorporated, May, 1907. Commenced Business in Alberta, October 11th, 1911.
Licensed in the Province of Alberta.

Officers:

J. D. Spence, President and General Manager.....Calgary, Alberta
M. E. Harkley, Secretary.....Calgary, Alberta
Irene Sandercock, Treasurer.....Calgary, Alberta

Directors:

J. D. D. Spence, I. Sandercock, M. E. Harkley, E. M. P. Sutherland, F. H. Russell, C. H. Marshall, A. J. Spence, W. W. Ferguson, W. Clement, J. C. C. Spence.

Auditors: Eric Richardson & Graves, Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta....$15,000.00

CAPITAL STOCK

Amount of capital stock authorized.....$1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value $100.00.
5,000 Preferred, Par Value, $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$238,400.00	$ 31,212.50
Capital stock at end of year	$238,400.00	$ 31,212.50

FINANCIAL STATEMENT (December 31, 1947)

ASSETS
(As filed by the Company-examined, April, 1947)

Book value or bonds, debentures and debenture stocks:		
Not in default	$47,821.18	
In default	2,925.00	
		$50,746.18
Book value of stocks		1,137.50
Cash on hand and in banks		1,988.41
Interest accrued		434.14
All other assets		632.25
Gross Assets		$54,938.48
Deduct assets not admitted		6,225.31
Total Admitted Assets		$48,713.17

LIABILITIES

Total provision for unpaid claims	$ 1,848.40
Total net reserve (carried out at 100%)	2,109.85
Expenses due and accrued	815.36
Taxes due and accrued	147.85
All other liabilities	1,319.00
Total Liabilities, excluding Capital Stock	6,240.16

Capital Stock paid in cash	$31,212.50	
Surplus in Profit and Loss Account	14,185.21	
Less bonds and debentures in default, $2,925.00.		
Excess of assets over liabilities (Surplus for protection of policyholders)		42,471.71
Total Liabilities		$48,713.17

PROFIT AND LOSS ACCOUNT

Net Premiums written		$ 7,392.35
Reserve of unearned premiums:		
At beginning of year	$ 2,113.80	
At end of year	2,109.85	
Decrease		3.95
Net premiums earned		$ 7,396.30
Net claims incurred		$ 3,071.57
Commissions		376.30
Taxes		394.54
Salaries, fees and travelling expenses		5,070.75
All other expenses		1,948.36
Total claims and expenses		$10,870.52
Underwriting loss		$ 3,474.22
Other revenue		1,656.01
Other expenditure		1,262.20
Net Loss for the year		$ 3,080.41

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$45,553.12
Net loss for the year	3,080.41
	$42,472.71
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$42,472.71

CANADA WEST INSURANCE COMPANY

HEAD OFFICE: 20-21 CHURCHILL BLDG., EDMONTON, ALBERTA

Incorporated, March 27th, 1946. Commenced Business in Alberta, May 6th, 1946.

Officers:

W. E. Bullock, President ..... Taber, Alberta
F. O'Sullivan, Vice-President ..... Lethbridge, Alberta
W. H. Ponich, Secretary ..... Two Hills, Alberta
J. C. Landeryou, General Manager ..... Edmonton, Alberta
R. S. Lee, Treasurer ..... Barnwell, Alberta

Directors:

J. C. Landeryou, M. H. Ponich, R. S. Lee, W. Miller, F. O'Sullivan, W. E. Bullock, G. S. Tollestrup, A. K. Olive, S. A. Fraser.

Auditors: Patriquin, Duncan, McClary, Mclary and King, Chartered Accountants, Edmonton, Alberta.

Amount deposited with the Government of the Province of Alberta $10,000.00

Capital Stock

Amount of capital stock authorized $500,000.00
Number of Shares: 5,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock issued during year	$ 54,000.00	$27,900.00
Capital stock at end of year	$ 54,000.00	$27,900.00

Licensed to transact Automobile, Inland Transportation and Inland Marine Insurance.

FINANCIAL STATEMENT (December 31, 1947)

ASSETS

(As filed by the Company—not examined)

Book value of bonds, debentures and debenture stocks:		
Not in default		$12,000.23
Cash on hand and in banks		25,932.84
Interest accrued		97.50
Agents' balances and premiums uncollected:		
Written prior to October 1, 1947		12,769.88
All other assets		5,796.11
Gross Assets		$56,596.56
Deduct Assets not admitted		5,296.11
Total Admitted Assets		$51,300.45

LIABILITIES

Total provision for unpaid claims		$ 8,428.70
Adjustment expenses of said claims		1,176.72
Total net reserve (carried out at 80%)		28,931.37
Reserve under unlicensed reinsurance unsecured		1,377.27
Taxes due and accrued		649.30
Reinsurance premiums		989.19
All other liabilities		813.48
Total liabilities, excluding Capital Stock		$42,366.03
Capital Stock paid in cash	$27,900.00	
Capital Surplus	1,800.00	
Surplus in Profit and Loss Account	*20,765.58*	
Excess of assets over liabilities (surplus for protection of policyholders)		8,934.42
Total Liabilities		$51,300.45

PROFIT AND LOSS ACCOUNT

Net premiums written		$57,160.79
Reserve of unearned premiums:		
At end of year	$28,931.37	
Increase		28,931.37
Net premiums earned		$28,229.42
Net claims incurred		$11,231.55
Salaries, fees and travelling expenses		28,698.40
Total claims and expenses		$39,929.95
Underwriting Profit/Loss		*$11,700.53*
Other revenue		293.81
Net Profit/Loss for the year		*$11,406.72*

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding Capital Stock from liabilities):		
At beginning of year		$27,014.52
Increase in paid-in capital stock		.....
Net Profit for the year		$27,014.52
Net Loss for the year	$11,406.72	
		$11,406.72
		$15,607.80
Increase in unadmitted ledger assets	$ 5,296.11	
Increase in unlicensed reinsurance unsecured	1,377.27	
		6,673.38
Surplus of assets over liabilities (excluding Capital Stock from liabilities) at end of year		$ 8,934.42

EXHIBIT OF PREMIUMS (in Canada)

Automobile:	
Gross in force at end of 1946	.....
Taken in 1947 (new and renewed)	$58,090.42
Ceased in 1947 (including renewed)	3,141.08
Gross in force at end of 1947	54,949.34
Reinsurance	3,489.19
Net in force at end of 1947	51,460.15
Inland Transportation:	
Gross in Force at end of 1946	.....
Taken in 1947 (new and renewed)	$ 5,754.78
Ceased in 1947 (including renewed)	54.14
Gross in Force at end of 1947	5,700.64
Reinsurance	.....
Net in Force at end of 1947	5,700.64

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 400 LANCASTER BLDG., CALGARY, ALBERTA

Incorporated, April 13th, 1918. Commenced Business in Alberta, July 1st, 1923.

Licensed in the Province of Alberta, British Columbia, Manitoba, Ontario, Quebec, Saskatchewan.

Officers:

H. E. Wingfield, President ..... Calgary, Alberta
G. A. Wilson, Vice-President and Managing Director, Calgary, Alberta
E. Brawn, Secretary and Treasurer ..... Calgary, Alberta

Directors:

H. E. Wingfield, G. A. Wilson, H. H. Wilson, E. E. Murray, E. Roberts, J. R. Wilson, J. Harries, C. W. Tysoe, A. Corrie, G. Fisher.

Auditors: C. V. Milne, Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta, $294,000.00

Capital Stock

Amount of capital stock authorized $500,000.00
Number of Shares: 5,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$500,000.00	$75,000.00
Calls on capital received during year	.....	48,346.00
Capital stock at end of year	$500,000.00	$123,346.00
Total amount paid as premium on capital stock, December 31, 1947		$ 38,866.60

FINANCIAL STATEMENT (December 31, 1947)

ASSETS

(As filed by the Company—examined July, 1947)

Book value of bonds, debentures and debenture stocks:		
Not in default		$400,269.91
Cash on hand and in banks		171,262.10
Interest accrued		2,188.67
Agents' balances and premiums uncollected:		
Written prior to October 1, 1947	$ 8,832.21	
Written on or after October 1, 1947	143,406.86	
		$152,239.07
All other assets		11,936.45
Gross Assets		$737,896.20
Deduct assets not admitted		18,365.66
Total Admitted Assets		$719,530.54

LIABILITIES

Total provision for unpaid claims		$ 40,559.78
Adjustment expenses of said claims		3,055.97
Total net reserve (carried out at 80%)		336,109.97
Reserve under unlicensed reinsurance unsecured		.....
Cash dividends to shareholders:		
Due and unpaid	$ 1,091.55	
		$ 1,091.55
Taxes due and accrued		22,049.18
Reinsurance premiums		4,309.21
Returns premiums and balances due agents		4,243.51
Contingency reserves		2,607.00
All other liabilities		152,349.48
Total Liabilities, excluding Capital Stock		$566,375.65
Capital Stock paid in cash	$ 12,346.00	
Surplus in Profit and Loss Account	29,808.89	
Excess of assets over liabilities (Surplus for protection of policyholders)		$153,154.89
Total Liabilities		$719,530.54

PROFIT AND LOSS ACCOUNT

Net premiums written		$1,002,060.17
Reserve of unearned premiums:		
At beginning of year	$250,610.75	
At end of year	$336,109.97	
Increase		$ 85,499.22
Net premiums earned		$916,560.95

Net claims incurred	$498,502.72
Net adjustment exenses incurred	72,581.10
Commissions	343,435.73
Taxes	25,828.17
Salaries, fees and travelling expenses	33,685.02
All other expenses	35,894.01
Total claims and expenses	$1,009,926.75
Underwriting loss	$ 93,365.80
Other revenue	14,704.33
Net Loss for the year	$ 78,661.47

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excuding capital stock from liabilities) at beginning of year		$123,977.04
Increase in paid-in capital stock		48,346.00
		$172,323.04
Net Loss for the year		78,661.47
		$ 93,661.57
Decrease in unadmitted ledger assets	$ 2,123.18	
Decrease in unlicensed reinsurance unsecured	57,370.14	
		59,493.32
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		$153,154.89

EXHIBITS OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1946	$418,252.48
Taken in 1947 (new and renewed)	474,670.82
Ceased in 1947 (including renewed)	384,792.73
Gross in Force at end of 1947	508,130.57
Reinsurance	406,504.48
Net in Force at end of 1947	101,626.09
Automobile:	
Gross in Force at end of 1946	405,954.88
Taken in 1947 (new and renewed)	1,036,621.13
Ceased in 1947 (including renewed)	835,371.37
Gross in Force at end of 1947	607,204.64
Reinsurance	.....
Net in Force at end of 1947	607,204.64
Accident and Sickness:	
Gross in Force at end of 1946	$ 58,189.21
Taken in 1947 (new and renewed)	94,751.19
Ceased in 1947 (including renewed)	104,419.02
Gross in Force at end of 1947	48,521.38
Reinsurance	.....
Net in Force at end of 1947	48,521.38
Personal Property Floaters:	
Gross in Force at end of 1946	39,008.73
Taken in 1947 (new and renewed)	31,112.77
Ceased in 1947 (including renewed)	15,588.79
Gross in Force at end of 1947	54,532.71
Reinsurance	.....
Net in Force at end of 1947	54,532.71
Plate Glass:	
Gross in Force at end of 1946	6,084.36
Taken in 1947 (new and renewed)	3,120.58
Ceased in 1947 (including renewed)	3,476.67
Gross in Force at end of 1947	5,729.27
Reinsurance	.....
Net in Force at end of 1947	5,729.27

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA

Incorporated and Commenced Business in Alberta, April, 1917.
Licensed in the Province of Alberta.

Officers:

J. O. Miller, President ..... Calgary, Alberta
F. L. Watt, Vice-President ..... Calgary, Alberta
Miss G. M. Taylor, Secretary ..... Calgary, Alberta

Directors:

C. H. Dunham, J. O. Miller, H. M. Martin, Arthur Young, Frank Watt, J. H. Ure, Charles Anderson.

Auditors: Eric Richardson & Graves, Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta, $10,239.28

CAPITAL STOCK

Amount of capital stock authorized $500,000.00
Number of Shares: 10,000. Par Value $50.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$200,200.00	$25,000.00
Capital stock at end of year	$200,200.00	$25,000.00

FINANCIAL STATEMENT (December 31, 1947)

ASSETS

(As filed by the Company—examined, April, 1947)

Mortgage loans on real estate	.....
Book value of bonds, debentures and debenture stocks:	
Not in default	$ 33,621.68
Book value of stocks	3,800.00
Agents' balances and premiums uncollected:	
Written on or after October 1, 1947	9,976.40
Amount due from reinsurance on losses already paid	898.23
All other assets	1,228.02
Total Admitted Assets	$ 49,524.33

LIABILITIES

Total net reserve (carried out at 100%)		$ 100.14
Expenses due and accrued		.....
Taxes due and accrued		632.11
Reinsurance premiums		8,683.73
All other liabilities		460.00
Total liabilities, excluding Capital Stock		$ 9,875.98
Capital Stock paid in cash	$ 25,000.00	
Surplus in Profit and Loss account	14,648.35	
Excess of assets over liabilities (Surplus for protection of policyholders)		39,648.35
Total Liabilities		$ 49,524.33

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 3,142.20
Reserve of unearned premiums:		
At beginning of year	376.01	
At end of year	100.14	
Decrease		$ 275.87
Net premiums earned		$ 3,418.07
Commissions		$ 100.12
Taxes		4.02
Salaries, fees and travelling expenses		3,029.94
All other expenses		612.23
Total claims and expenses		$ 3,746.31
Underwriting Loss		$ 328.24
Other revenue		2,122.77
Other expenditures		628.09
Net Profit for the year		$ 1,166.44

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$15,483.91
Adjustment of reserve for taxes	.....
Net profit for the year	1,166.44
	$16,650.35
Dividends declared to shareholders	2,002.00
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$14,648.35

EXHIBITS OF PREMIUMS (in Canada)

FIRE:

Gross in Force at end of 1946	$51,262.29
Taken in 1947 (new and renewed)	29,451.96
Ceased in 1947 (including renewed)	24,229.37
Gross in Force at end of 1947	56,484.88
Reinsurance	56,484.88
Net in Force at end of 1947	.....

AUTOMOBILE:

Gross in Force at end of 1946	28,739.08
Taken in 1947 (new and renewed)	29,211.13
Ceased in 1947 (including renewed)	28,739.08
Gross in Force at end of 1947	29,211.13
Reinsurance	29,211.13
Net in Force at end of 1947	.....

FIDELITY:

Gross in Force at end of 1946	$ 702.62
Taken in 1947 (new and reewed)	200.28
Ceased in 1947 (including renewed)	702.62
Gross in Force at end of 1947	200.28
Reinsurance	.....
Net in Force at end of 1947	200.28

WESTERN UNION ASSURANCE COMPANY

HEAD OFFICE: 229 EIGHTH AVENUE WEST, CALGARY, ALBERTA

Incorporated, February 16th, 1940. Commenced Business in Alberta, March 20th, 1940.

Licensed in the Provinces of Alberta, British Columbia and Saskatchewan.

Officers:

Frank R. Freeze, President and General Manager.....Calgary, Alberta
Robert D. Freeze, Vice-President.....Calgary, Alberta
M. MacKenzie, Secretary and Treasurer.....Calgary, Alberta

Directors:

Frank R. Freeze, Robert D. Freeze, M. MacKenzie, W. G. Peterson, Howard F. Freeze, D. M. Freeze, Roy Widney, David J. Freeze, L. C. Jackson.

Auditors: C. V. Milne, Chartered Accountant, Calgary, Alberta.

Deposit with the Government of the Province of Alberta _ $15,000.00

Capital Stock

Amount of capital authorized..... $500,000.00
Number of Shares: 5,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$500,000.00	$100,000.00
Capital stock at end of year	$500,000.00	$100,000.00

Total amount paid as premium on capital stock (December 31, 1947)..... $ 4,000.00

FINANCIAL STATEMENT (December 31, 1947)

ASSETS

(As filed by the Company—not examined)

Book value of bonds, debentures and debenture stocks:	
Not in default	$404,617.50
Cash on hand and in banks	28,464.73
Interest accrued	2,878.91
Dividends due	.....
Agents' balances and premiums uncollected:	
Written on or after October 1, 1947	54,961.85
Premiums due from reinsuring companies:	
Written on or after October 1, 1947	6,335.19
All other assets	5,550.91
Gross Assets	$502,809.09
Deduct Assets not admitted	2,939.23
Total Admitted Assets	$499,869.86

LIABILITIES

Total provision for unpaid claims	$ 98,623.93
Adjustment expenses of said claims	7,798.78
Total net reserve (carried out at 80%)	194,421.23
Taxes due and accrued	13,056.90
Reinsurance premiums	698.56
All other liabilities	10,538.61
Total liabilities, excluding Capital Stock	$325,138.01

Capital Stock paid in cash	$100,000.00	
Premium on Capital Stock	4,000.00	
Surplus in Profit and Loss Account	70,731.85	
Excess of assets over liabilities (Surplus for protection of policyholders)		174,731.85
Total Liabilities		$499,869.86

PROFIT AND LOSS ACCOUNT

Net premiums written		$350,043.55
Reserve of unearned premiums:		
At beginning of year	$160,081.60	
At end of year	194,421.23	
Increase		34,339.63
Net premiums earned		$315,703.92
Net claims incurred		$179,963.03
Net adjustment expenses incurred		15,960.68
Commissions		88,564.58
Taxes		8,786.31
Salaries, fees and travelling expenses		1,241.59
Management fee		17,061.36
All other expenses		3,252.80
Total claims and expenses		$314,830.35
Underwriting Profit		$ 873.57
Other revenue		15,612.85
Other expenditures		13,356.36
Net Profit for the year		$ 3,130.06

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$171,058.05
Net profit for the year	3,130.06
	$174,188.11
Decrease in un-admitted ledger assets	543.74
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$174,731.85

EXHIBIT OF PREMIUMS (in Canada)

FIRE:	
Gross in Force at end of 1946	$300,508.08
Taken in 1947 (new and renewed)	226,696.85
Ceased in 1947 (including renewed)	167,277.13
Gross in Force at end of 1947	359,927.80
Reinsurance	117,166.65
Net in Force at end of 1947	242,761.15
AUTOMOBILE:	
Gross in Force at end of 1946	170,138.63
Taken in 1947 (new and renewed)	270,454.07
Ceased in 1947 (including renewed)	223,020.96
Gross in Force at end of 1947	217,571.74
Reinsurance	5,275.12
Net in Force at end of 1947	212,296.62

Accident—Personal:	
Gross in Force at end of 1946	510.10
Taken in 1947 (new and renewed)	176.50
Ceased in 1947 (including renewed)	542.36
Gross in Force at end of 1947	144.24
Reinsurance	.....
Net in Force at end of 1947	144.24
Accident—Public Liability:	
Gross in Force at end of 1946	1,500.69
Taken in 1947 (new and renewed)	935.40
Ceased in 1947 (including renewed)	1,237.40
Gross in Force at end of 1947	1,198.69
Reinsurance	7.50
Net in Force at end of 1947	1,191.19
Accident and Sickness:	
Gross in Force at end of 1946	2,342.75
Taken in 1947 (new and renewed)	2,607.01
Ceased in 1947 (including renewed)	2,724.24
Gross in Force at end of 1947	2,225.52
Reinsurance	3.28
Net in Force at end of 1947	2,222.24
Fidelity Bond:	
Gross in Force at end of 1946	1,034.00
Taken in 1947 (new and renewed)	1,352.00
Ceased in 1947 (including renewed)	1,291.77
Gross in Force at end of 1947	1,094.23
Reinsurance	.....
Net in Force at end of 1947	1,094.23
Surety Bond:	
Gross in Force at end of 1946	921.30
Taken in 1947 (new and renewed)	1,764.76
Ceased in 1947 (including renewed)	1,165.27
Gross in Force at end of 1947	1,520.79
Reinsurance	.....
Net in Force at end of 1947	1,520.79
General Property Floater:	
Gross in Force at end of 1946	$ 1,394.04
Taken in 1947 (new and renewed)	1,115.88
Ceased in 1947 (including renewed)	821.27
Gross in Force at end of 1947	1,688.65
Reinsurance	5.00
Net in Force at end of 1947	1,683.65
Personal Property Floater:	
Gross in Force at end of 1946	2,712.76
Taken in 1947 (new and renewed)	2,531.68
Ceased in 1947 (including renewed)	1,601.11
Gross in Force at end of 1947	3,643.33
Reinsurance	.....
Net in Force at end of 1947	3,643.33
Inland Transportation:	
Gross in Force at end of 1946	3,136.27
Taken in 1947 (new and renewed)	3,034.59
Ceased in 1947 (including renewed)	3,523.61
Gross in Force at end of 1947	2,647.25
Reinsurance	31.50
Net in Force at end of 1947	2,615.75

PLATE GLASS:	
Gross in Force at end of 1946	1,322.21
Taken in 1947 (new and renewed)	842.93
Ceased in 1947 (including renewed)	852.35
Gross in Force at end of 1947	1,312.79
Reinsurance	.....
Net in Force at end of 1947	1,312.79
THEFT:	
Gross in Force at end of 1946	2,604.39
Taken in 1947 (new and renewed)	1,690.54
Ceased in 1947 (including renewed)	1,842.83
Gross in Force at end of 1947	2,452.10
Reinsurance	259.12
Net in Force at end of 1947	2,192.98

CANADIAN HOME ASSURANCE COMPANY

HEAD OFFICE: 276 ST. JAMES STREET WEST, MONTREAL, QUEBEC

Incorporated, April 28th, 1928. Commenced Business in Alberta, August 26th, 1943.

Licensed in the Provinces of Alberta, British Columbia, Ontario, Quebec and Saskatchewan.

Officers:

R. E. Schofield, President ..... Montreal, Quebec
R. H. Saulnier, Vice-President ..... Montreal, Quebec
Geo. Cowie, Secretary-Treasurer ..... Montreal, Quebec

Directors:

R. E. Schofield, R. H. Saulnier, G. Cowie, G. Gibeault, E. R. Schofield.

Auditors: Kent, Thompson & Company, Chartered Accountants, Montreal, Quebec.

Deposit with the Government of the Province of Alberta $20,000.00

CAPITAL STOCK

Amount of capital stock authorized $500,000.00
Number of Shares: 40,000 A, Par Value $ 5.00.
3,000 B, Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$300,000.00	$113,905.00
Capital stock at end of year	$300,000.00	$113,905.00

FINANCIAL STATEMENT (December 31, 1947)

ASSETS

(As filed by the Company—not examined)

Mortgage loans on real estate	$ 1,750.00
Book value of bonds, debentures and debenture stock owned:	
Not in default	393,648.50
Book value of stocks	134,723.94
Cash on hand and in banks	44,532.88
Interest accrued	3,300.74
Agents' balances and premiums uncollected:	
Written on or after October 1, 1947	67,198.19
Amount due from reinsurance on losses already paid	985.66
All other assets	40,002.65
Total admitted assets	$686,142.56

LIABILITIES

Total provision for unpaid claims		$107,968.75
Adjustment expenses of said claims		1,720.75
Present value of claims payable by instalments not yet due		10,000.00
Total net reserve (carried out at 80%)		189,014.45
Expenses due and accrued		500.00
Taxes due and accrued		11,000.00
Reinsurance premiums		8,085.61
All other liabilities		130,220.63
Total liabilities, excluding Capital Stock		$458,510.19
Capital Stock paid in cash	$113,905.00	
Surplus in Profit and Loss Account	93,737.93	
Excess of assets over liabilities (Surplus for protection of policyholders)		207,642.93
Total Liabilities		$666,153.12

PROFIT AND LOSS ACCOUNT

Net premiums written		$373,691.32
Reserve of unearned premiums:		
At beginning of year	$157,226.94	
At end of year	189,014.45	
Increase		31,787.51
Net premiums earned		$341,903.81
Net claims incurred		$152,755.29
Net adjustment expenses incurred		4,003.67
Commission		152,021.94
Taxes		12,097.26
Salaries, fees and travelling expenses		8,000.00
All other expenses		7,536.71
Total claims and expenses		$336,414.87
Underwriting Profit		$ 5,488.94
Other revenue		35,139.55
Net Profit for the year		$ 40,628.49

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$187,003.88
Net profit for the year	40,628.49
	$227,632.37
Deduct increase in un-admitted ledger assets	19,989.44
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$207,642.93

EXHIBIT OF PREMIUMS (in Canada)

FIRE:	
Gross in Force at end of 1946	$227,975.15
Taken in 1947 (new and renewed)	173,173.46
Ceased in 1947 (including renewed)	141,956.86
Gross in Force at end of 1947	259,191.75
Reinsurance	89,899.81
Net in Force at end of 1947	169,291.94

Automobile:	
Gross in Force at end of 1946	284,875.55
Taken in 1947 (new and renewed)	448,790.53
Ceased in 1947 (including renewed)	404,934.41
Gross in Force at end of 1947	318,731.67
Reinsurance	56,608.17
Net in Force at end of 1947	262,123.50
Accident—Personal:	
Gross in Force at end of 1946	40.00
Taken in 1947 (new and renewed)	124.00
Ceased in 1947 (including renewed)	70.00
Gross in Force at end of 1947	94.00
Reinsurance	.....
Net in Force at end of 1947	94.00
Accident—Public Liability:	
Gross in Force at end of 1946	3,992.28
Taken in 1947 (new and renewed)	4,737.10
Ceased in 1947 (including renewed)	4,078.28
Gross in Force at end of 1947	4,651.10
Reinsurance	989.36
Net in Force at end of 1947	3,661.74
Accident—Employers' Liability:	
Gross in Force at end of 1946	1,174.75
Taken in 1947 (new and renewed)	1,997.83
Ceased in 1947 (including renewed)	1,362.14
Gross in Force at end of 1947	1,810.44
Reinsurance	467.07
Net in Force at end of 1947	1,343.37
Accident and Sickness:	
Gross in Force at end of 1946	30.00
Taken in 1947 (new and renewed)	110.00
Ceased in 1947 (including renewed)	85.00
Gross in Force at end of 1947	55.00
Reinsurance	.....
Net in Force at end of 1947	55.00
Boiler:	
Gross in Force at end of 1946	251.00
Taken in 1947 (new and renewed)	.....
Ceased in 1947 (including renewed)	165.25
Gross in Force at end of 1947	85.75
Reinsurance	85.75
Net in Force at end of 1947	.....
Fidelity:	
Gross in Force at end of 1946	139.00
Taken in 1947 (new and renewed)	129.00
Ceased in 1947 (including renewed)	139.00
Gross in Force at end of 1947	129.00
Reinsurance	75.00
Net in Force at end of 1947	54.00
Surety:	
Gross in Force at end of 1946	964.30
Taken in 1947 (new and renewed)	1,170.00
Ceased in 1947 (including renewed)	1,179.30
Gross in Force at end of 1947	1,055.00
Reinsurance	.....
Net in Force at end of 1947	1,055.00
Plate Glass:	
Gross in Force at end of 1946	28,768.04
Taken in 1947 (new and renewed)	15,288.40
Ceased in 1947 (including renewed)	16,109.42
Gross in Force at end of 1947	27,947.02
Reinsurance	.....
Net in Force at end of 1947	27,947.02

THEFT:

Gross in Force at end of 1946	996.18
Taken in 1947 (new and renewed)	2,677.63
Ceased in 1947 (including renewed)	1,311.18
Gross in Force at end of 1947	2,362.63
Reinsurance	.....
Net in Force at end of 1947	2,362.63

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE CO.

HEAD OFFICE: 407 SCOTT BLOCK, WINNIPEG, MANITOBA

Incorporated, 1905. Commenced Business in Alberta, January, 1916. Licensed in the Provinces of Alberta, Manitoba and Saskatchewan.

Officers:

J. B. Sinclair, President ..... Winnipeg, Manitoba
Charles McDiarmid, Vice-President ..... Winnipeg, Manitoba
Hector J. Craig, Secretary ..... Winnipeg, Manitoba
H. Cameron, Treasurer ..... Winnipeg, Manitoba

Directors:

J. E. McFee, J. A. McDonald, W. A. Snider, F. E. Sine, A. G. Molstead.

Auditors: Thornton, Milne & Campbell, Chartered Accountants, Winnipeg, Manitoba.

Amount deposited with the Government of the Province of Alberta $11,000.00

FINANCIAL STATEMENT (December 31st, 1947)

ASSETS

(As filed by the Company—not examined)

Book value of bonds, debentures and debenture stocks		$124,250.00
Cash on hand and in banks		20,319.00
All other assets		13,480.11
Total Admitted Assets		$158,049.11

LIABILITIES

Investment reserves		$ 22,181.20
Guarantee deposit		70,889.75
Reserve for Fire Losses		8,958.16
Sundry creditor		20.00
Total liabilities, excluding Capital Stock		$102,049.11
Reserve fund	$ 17,000.00	
Surplus in profit and loss account	39,000.00	
Excess of assets over liabilities (Surplus for protection of policyholders)		56,000.00
Total Liabilities		$158,049.11

PROFIT AND LOSS ACCOUNT

Net premiums written	$ 7,427.34
Net premiums earned	$ 7,427.34
Net claims incurred	$ 13,291.85
Net adjustment expenses incurred	282.84
Taxes	1,290.52
Management fee	3,000.00
All other expenses	1,519.35
Total claims and expenses	$ 19,384.56
Underwriting loss	*$ 11,957.22*
Other revenue	4,020.42
Reserve for fire losses, 1946	16,894.96
Reserve for fire losses, December 31, 1947	8,958.16

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 56,000.00
Surplus of assets over liabilities (excluding capital stock from liabilities at end of year	$ 56,000.00

ROYAL PLATE GLASS & GENERAL INSURANCE COMPANY OF CANADA

HEAD OFFICE: 535 HOMER STREET, VANCOUVER, BRITISH COLUMBIA

Incorporated, October, 1906. Commenced Business in Alberta, February 5th, 1943.

Licensed in the Provinces of Alberta and British Columbia.

Officers:

John R. Cooney, President ..... Newark, New Jersey
William B. Reardon, Vice-President ..... Newark, New Jersey
Frank Parsons, General Manager and Secretary ..... Vancouver, B.C.
Charles W. Payne, Treasurer ..... Newark, New Jersey

Directors:

E. E. Buckerfield, F. E. Chadwick, W. S. Charlton, J. R. Cooney, T. S. Dixon, W. B. Reardon, F. O. Hodgson, F. Parsons, F. W. Sullivan, P. S. Young.

Auditors: Joseph Froggatt & Company Incorporated, Public Accountants and Auditors, New York, N.Y.

Deposit with the Government of the Province of Alberta $25,000.00

CAPITAL STOCK

Amount of capital stock authorized $1,000,000.00
Number of Shares: 10,000. Par Value $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$100,000.00	$100,000.00
Capital stock at end of year	$100,000.00	$100,000.00
Total amount paid as premium on capital stock, December 31, 1947		$200,000.00

FINANCIAL STATEMENT (December 31, 1947)

ASSETS
(As filed by the Company—examined, May, 1947)

Book value of bonds, debentures and debenture stocks:	
Not in default	$369,435.73
Cash on hand and in banks	31,128.06
Interest accrued	3,035.00
Agents' balances and premiums uncollected:	
Written on or after October 1, 1947	29,616.15
Amount due from reinsurance on losses already paid	5,045.68
Total Admitted Assets	$438,264.62

LIABILITIES

Expenses due and accrued		$ 30.00
Taxes due and accrued		1,443.48
Reinsurance premiums		29,616.15
Total liabilities, excluding Capital Stock		$ 31,089.63
Capital Stock paid in cash	$100,000.00	
Surplus in Profit and Loss Account	307,174.99	
Excess of assets over liabilities (Surplus for protection of policyholders		407,174.99
Total Liabilities		$438,264.62

PROFIT AND LOSS ACCOUNT

Salaries, fees and travelling expenses	$ 1,995.02
All other expenses	342.54
Total claims and expenses	$ 2,337.56
Underwriting loss	*$ 2,337.56*
Other revenue	11,004.72
Other expenditure	3,515.69
Net Profit for the year	$ 5,151.47

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$302,023.52
Net profit for the year	5,151.47
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$307,174.99

EXHIBIT OF PREMIUMS (in Canada)

FIRE:	
Gross in Force at end of 1946	$135,717.07
Taken in 1947 (new and renewed)	62,885.22
Ceased in 1947 (including renewed)	61,437.54
Gross in Force at end of 1947	137,164.75
Reinsurance	137,164.75
AUTOMOBILE:	
Gross in Force at end of 1946	118,212.24
Taken in 1947 (new and renewed)	144,964.77
Ceased in 1947 (including renewed)	146,736.57
Gross in Force at end of 1947	116,440.44
Reinsurance	116,440.44

Accident—Personal:	
Gross in Force at end of 1946	149.23
Taken in 1947 (new and renewed)	258.87
Ceased in 1947 (incuding renewed)	321.26
Gross in Force at end of 1947	86.84
Reinsurance	86.84
Accident—Public Liability:	
Gross in Force at end of 1946	1,596.05
Taken in 1947 (new and renewed)	.....
Ceased in 1947 (including renewed)	1,167.95
Gross in Force at end of 1947	428.10
Reinsurance	428.10
Accident—Employers' Liability:	
Gross in Force at end of 1946	5.42
Taken in 1947 (new and renewed)	.....
Ceased in 1947 (including renewed)	5.42
Gross in Force at end of 1947	.....
Reinsurance	.....
Guarantee—Fidelity:	
Gross in Force at end of 1946	658.55
Taken in 1947 (new and renewed)	560.97
Ceased in 1947 (including renewed)	791.56
Gross in Force at end of 1947	427.96
Reinsurance	427.96
Personal Property:	
Gross in Force at end of 1946	88,675.80
Taken in 1947 (new and renewed)	32,069.41
Ceased in 1947 (including renewed)	28,116.61
Gross in Force at end of 1947	92,628.60
Reinsurance	92,628.60
Explosion:	
Gross in Force at end of 1946	40.77
Taken in 1947 (new and renewed)	.....
Ceased in 1947 (including renewed)	40.77
Gross in Force at end of 1947	.....
Reinsurance	.....
Sickness:	
Gross in Force at end of 1946	111.35
Taken in 1947 (new and renewed)	245.79
Ceased in 1947 (including renewed)	324.38
Gross in Force at end of 1947	32.76
Reinsurance	32.76
Plate Glass:	
Gross in Force at end of 1946	.....
Taken in 1947 (new and renewed)	2.00
Ceased in 1947 (including renewed)	2.00
Gross in Force at end of 1947	.....
Reinsurance	.....

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310 MACMILLAN BLDG., SASKATOON, SASKATCHEWAN

Incorporated, February 21st, 1908. Commenced Business in Alberta, June 9th, 1927.

Licensed in the Province of Alberta, British Columbia, Manitoba and Saskatchewan.

Officers:

R. J. Harper, President ..... Leney, Saskatchewan
William Kershaw, Vice-President ..... Saskatoon, Saskatchewan
H. R. Earl, Managing Director ..... Saskatoon, Saskatchewan

Directors:

R. J. Harper, W. Kershaw, H. R.Earl, H. J. Beck, D. Maclean, O. C. Lawson, J. H. Evans, R. W. Brigham, E. Williamson.

Auditors: G. G. Patrick & Company, Chartered Accountants, Saskatoon, Saskatchewan.

Reciprocal deposit with the Government of the Province of Saskatchewan $125,000.00

FINANCIAL STATEMENT (December 31, 1947)

ASSETS
(As filed by the Company—not examined)

Book value of real estate		$ 7,500.00
Book value of bonds, debentures and debenture stocks:		
Not in default		1,238,522.98
Cash on hand and in banks		63,034.51
Interest accrued		12,034.00
Agents' balances and premiums uncollected:		
Written prior to October 1, 1947	$ 468.62	
Written on or after October 1, 1947	131,738.84	
		132,207.46
Premiums due from reinsuring companies:		
Written on or after October 1, 1947		880.33
Amount due from reinsurance on losses already paid		40.13
All other assets		114,312.31
Gross Assets		$1,568,531.72
Deduct assets not admitted		103,699.60
Total Admitted Assets		$1,464,832.12

LIABILITIES

Total provision for unpaid claims	$147,159.00
Adjustment expenses of said claims	12,104.00
Total net reserve (carried out at 80%)	536,687.77
Reserve and unpaid losses under unlicensed reinsurance unsecured	.....
Taxes due and accrued	22,819.10
All other liabilities	334.37
Total Liabilities, excluding Capital Stock	$ 719,104.24
Excess of assets over liabilities (Surplus for protection of policyholders)	745,727.88
Total Liabilities	$1,464,832.12

PROFIT AND LOSS ACCOUNT

Net premiums written		$968,518.65
Reserve of unearned premiums:		
Decrease unlicensed reinsurance reserve	$ 1,743.92	
At beginning of year	445,793.03	
At end of year	536,687.77	
Increase	$ 89,150.82	89,150.82
Net premiums earned		$879,367.83

Net claims incurred	$472,064.98
Net adjustment expenses incurred	44,246.56
Commissions	267,222.12
Taxes	26,934.72
Salaries, fees and travelling expenses	69,308.05
All other expenses	35,989.17
Total claims and expenses	$915,765.60
Underwriting loss	$ 36,397.77
Other revenue	42,988.44
Other expenditure	8,027.62
Net loss for the year	$ 1,436.95

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$753,473.47
Net loss for the year		1,436.95
		$752,036.52
Reduction of investments from market to book value:	$ 5,877.50	
Subrogated mortgage written off	431.14	
		6,308.64
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		$745,727.88

EXHIBIT OF PREMIUMS (in Canada)

Fire:	
Gross in Force at end of 1946	$ 923,738.97
Taken in 1947 (new and renewed)	749,327.16
Ceased in 1947 (including renewed)	627,242.59
Gross in Force at end of 1947	1,045,823.54
Reinsurance	280,268.44
Net in Force at end of 1947	765,555.10
Automobile:	
Gross in Force at end of 1946	311,845.83
Taken in 1947 (new and renewed)	489,840.89
Ceased in 1947 (including renewed)	382,921.42
Gross in Force at end of 1947	418,765.30
Reinsurance	3,744.02
Net in Force at end of 1947	415,021.28
Accident—Personal:	
Gross in Force at end of 1946	4,632.20
Taken in 1947 (new and renewed)	6,454.57
Ceased in 1947 (including renewed)	5,382.94
Gross in Force at end of 1947	5,703.83
Reinsurance	.....
Net in Force at end of 1947	5,703.83
Accident—Public Liability:	
Gross in Force at end of 1946	$ 1,235.67
Taken in 1947 (new and renewed)	622.97
Ceased in 1947 (including renewed)	845.44
Gross in Force at end of 1947	1,013.20
Reinsurance	.....
Net in Force at end of 1947	1,013.20
Personal Property:	
Gross in Force at end of 1946	37,585.23
Taken in 1947 (new and renewed)	15,020.63
Ceased in 1947 (including renewed)	13,254.28
Gross in Force at end of 1947	39,351.58
Reinsurance	318.60
Net in Force at end of 1947	39,032.98

Wind Storm:	
Gross in Force at end of 1946	5,384.44
Taken in 1947 (new and renewed)	2,284.50
Ceased in 1947 (including renewed)	1,866.73
Gross in Force at end of 1947	5,802.21
Reinsurance	1,181.06
Net in Force at end of 1947	4,621.15
Inland Transportation:	
Gross in Force at end of 1946	6,653.49
Taken in 1947 (new and renewed)	10,242.68
Ceased in 1947 (including renewed)	5,109.57
Gross in Force at end of 1947	11,786.60
Reinsurance	.....
Net in Force at end of 1947	11,786.60
Burglary:	
Gross in Force at end of 1946	384.07
Taken in 1947 (new and renewed)	587.74
Ceased in 1947 (including renewed)	285.41
Gross in Force at end of 1947	686.40
Reinsurance	.....
Net in Force at end of 1947	686.40

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1947

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Company	E. F. Gregoire	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Im. pact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aetna Insurance Company	Clarence L. Rodgers	Edmonton	Fire, including Smoke Damage; Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Aetna Life Insurance Company	A. L. Smith	Calgary	Life, Accident, Sickness.
Affiliated Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Limited or Inherent Explosion, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Aid Association for Lutherans	Rev. Arnold Guebert	Edmonton	Life, Disability, and Sickness to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Alberta Life & Accident Insurance Company Limited	James D. D. Spence	Calgary	Accident, Sickness.
Alliance Assurance Company, Limited	H. Milton Martin	Edmonton	Fire, including Smoke Damage; Explosion, Civil Commotion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Alliance Insurance Company of Philadelphia	J. Symington	Calgary	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Automobile, excluding Public Liability, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Alliance Insurance Company	J. O. Miller	Calgary	Fire, including Use and Occupancy, R nts, Profits, and Smoke Damage; Automobile, excluding Public Liability, Earthquake, Explosion, Inland Marine, Marine, Inland Transportation, Sprinkler Leakage, Weather, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the Insurance of the same property as is insured under a policy of fire insurance of the company.

American Automobile Fire Insurance Co.	George E. Hotson	Medicine Hat	Automobile, excluding Public Liability.
American Automobile Insurance Company	George E. Hotson	Medicine Hat	Automobile, excluding loss of or damage to an automobile by fire or trasnportation.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Sprinkler Leakage, Weather, and. Falling Aircraft, Earthquakes, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Exchange Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Transportation, Sprinkler Leakage, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
American Home Fire Assurance Co.	Thos. J. Ranaghan	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Insurance Company	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage. Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ancient Order of Foresters	W. T. M. Little	Calgary	Life and Sickness to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.
Ancient Order of United Workmen of the Canadian North-West	A. V. Evans	Calgary	Fraternal Life.
Anglo-Scottish Insurance Company, Ltd.	J. A. Weber	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Arex Indemnity Company	F. D. Sutcliffe	Edmonton	Employers' Liability, Public Liability, Workmen's Compensation, Theft.
Associated Canadian Travellers	John T. Berrington	Calgary	Life and Personal Accident, to the extent authorized by its Act of Incorporation, Constitution and Laws.
Atlas Assurance Company, Limited	E. S. Buchan	Calgary	Fire, Accident, Automobile, Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Automobile Insurance Company of Hartford	Robert Driscoll	Edmonton	Inland Marine, Inland Transportation.
Aviation & General Insurance Company, Ltd.	Herbert J. Busby	Calgary	Accident; Aircraft; Employers' Liability; Public Liability.
Baloise Fire Insurance Company, Ltd.	George D. Gould	Calgary	Fire, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Baltimore American Insurance Company of New York	O. D. Louden	Calgary	Fire, Inland Marine, Inland Transportation, Personal Property, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Weather, and, Falling Aircraft, Weather (limited), Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Fire Insurance Company of Paris, France	Benton Mackid	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage; Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Hail Insurance Company	Benton Mackid	Calgary	Hail.
Boiler Inspection & Insurance Company of Canada	T. A. Hornibrook	Calgary	Boiler and Machinery.
Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British America Assurance Company	T. S. Magee	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Aircraft, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Marine, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Employers' Liability, Public Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Aviation Insurance Company, Ltd.	John D. Mason	Calgary	Aircraft, Falling Aircraft, Inland Transportation, Personal Accident.
British Canadian Insurance Company	Benton Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Boiler and Machinery, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

British & Canadian Underwriters of the Norwich Union Fire Insurance Society	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Property Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Crown Assurance Corporation, Ltd.	Arthur C. Ruby	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Empire Assurance Company	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British & European Insurance Company, Ltd.	H. M. E. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British General Insurance Co., Ltd.	James A. MacKinnon	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Law Insurance Company Limited of London	Russell Flood & Co.	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Northwestern Fire Insurance Company	Arthur C. Ruby	Calgary	Fire, Accident, Limited or Inher nt Explosion, Inland Transportation, Employers' Liability, Public Liability, Plate Glass, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Traders' Insurance Co. Ltd.	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Explosion, Property Damage, Sprinkler Leakage, Weather, Inland Marine, Ocean Marine, Inland Transportation, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Caledonian-American Insurance Company	Thomas W. Teape	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian Insurance Company	Hugh Melvin	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
California Insurance Company	Roy L. Manning	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Camden Fire Insurance Association	M. B. Strong	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Accident & Fire Assurance Co.	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Health & Accident Assurance Corporation	Earl E. Putman	Calgary	Personal Accident Insurance and Sickness Insurance.
Canada Life Assurance Company	John W. Winn	Edmonton	Life.
Canada Security Assurance Company	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather and, Falling Aircraft, Earthquake, limited to the insurance, of the same property as is insured under a policy of fire insurance of the company.

Canada West Insurance Company	John C. Landeryou	Edmonton	Automobile, Inland Marine, Inland Transportation.
Canadian Alliance Insurance Company	K. W. Townshend	Edmonton	Fire; and, in addition thereto, Falling Aircraft, Eearthquake, Limited or Inherent Explosion; Civil Commotion, Weather, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Fire Insurance Company	W. J. Snaddon	Calgary	Fire, automobile, Earthquake, Explosion, Forgery, including Fraud; Guarantee, Inland Transportation, Liability, Live Stock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian General Insurance Company	S. G. J. Robbins	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Live Stock, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Company	T. J. Ranaghan	Calgary	Fire, including Additional Perils Supplemental Contract; Automobile, Boiler and Machinery, Employers' Liability, Public Liability, Guarantee.
Canadian Indemnity Company	W. J. Snaddon	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation,, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Mercantile Insurance Company	J. L. Williamson	Edmonton	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Employers' Liability, and Public Liability, Live Stock, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian National Railway Employees Medical Aid Society	C. B. Hunter	Edmonton	Sickness and Hospital Benefits.
Canadian Order of Foresters	Edward Brice	Edmonton	Life, and Sickness, and Funeral Benefits.
Canadian Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, Weather, Explosion, Riot, Impact by Vehicles or Aircraft, Smoke Damage, Sprinkler Leakage.
Canadian Surety Company	M. B. Strong	Edmonton	Fire, Automobile, Aircraft, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Insurance Against Loss of or Damage to Property caused by Horses or Cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, and Rental Value and Smoke Damage; and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Car & General Insurance Corporation, Limited	W. F. Solomon	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Casualty Company of Canada	James T. Berry	Calgary	Fire, Accident, Automobile, Guarantee, Liability, Plate Glass, Sickness, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Canadian Underwriters' Agency of the Toronto General Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Insurance Company, Limited	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Explosion, Civil Commotion, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Manufacturers' Mutual Insurance Company	John B. Gillies	Edmonton	Fire, Inland Transportation, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Century Insurance Company, Limited	C. H. Chapman	Edmonton	Fire, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Citizens Insurance Company of New Jersey	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Hail, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
City of New York Insurance Company	O. D. Louden	Calgary	Fire, Limited or Inherent Explosion, Hail, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Columbia Insurance Company of New York	E. F. Gregoire	Calgary	Fire, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commercial Casualty Insurance Co. of Newark, New Jersey	W. V. Wilkin	Edmonton	Accident, to the extent permitted by the company's Certificate of Incorporation, Automobile, excluding loss or damage by fire, Employers' Liability, Public Liability, Workmen's Compensation, Guarantee, Plate Glass, Sickness, Theft.
Commercial Life Assurance Company of Canada	W. E. Smith	Edmonton	Life.
Commercial Union Assurance Company, Ltd.	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Confederation Life Association	Victor D. Wallace	Edmonton	Life, Accident, Sickness.
Connecticut Fire Insurance Company of Hartford	H. B. Macdonald	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and, Impact by Vehicles, Hail.
Consolidated Fire & Casualty Insurance Company	James Kellas	Edmonton	Fire, Automobile, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Casualty Company	C. S. Bell	Calgary	Accident and Sickness, Automobile, excluding loss or damage by fire or theft, Plate Glass, Theft, Liability.
Continental Insurance Company	Robert Bamlett	Calgary	Fire, including Use and Occupancy, Rents, Profits, Aircraft, exoluding insurance against Liability for loss or damage to persons or property; Automobile, excluding Public Liability, Hail, Falling Aircraft, Earthquake, Explosion, Inland Transportation, Marine, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Personal Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Continental Life Insurance Company	S. B. Simonds	Edmonton	Life
Co-operative Life Insurance Company	Curtis C. Gant	Edmonton	Life.
Cornhill Insurance Company, Limited, of London	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Crown Life Insurance Company	F. W. Snell	Calgary	Life.
Cuna Mutual Insurance Society	James Robertson	Edmonton	Life.
Delaware Underwriters Agency of the Westchester Fire Insurance Company	Benton Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and, Property Damage, limited to Strikes, Riot or Civil Commotion; and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion of Canada General Insurance Co.	James T. Berry	Calgary	Life, Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Plate Glass, Public Liability, Employers' Liability, and, Falling Aircraft, Earthquake, Weather, limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Life Assurance Company	J. A. Mather	Calgary	Life.
Eagle Fire Company of New York	Andrew M. Young	Calgary	Fire, Automobile, excluding Public Liability and Property Damage; Inland Transportation, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company
Eagle Star Insurance Company, Limited	Arthur C. Ruby	Calgary	Fire, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Ocean Marine, Personal Property, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

T. Eaton Life Assurance Company	John H. Wildman	Edmonton	Life.
Economical Mutual Fire Insurance Co.	H. R. Harris	Edmonton	Accident, Sickness, Automobile, Employers' Liability, Public Liability, Guarantee, and Theft.
Employers' Liability Assurance Corporation Limited	Floyd E. Mitchell	Calgary	Fire, including Smoke Damage; Accident, Automobile, Boiler and Machinery, Forgery, Guarantee, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Fire & Marine Insurance Co.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquakes, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles, Hail.
Eureka Security, Fire and Marine Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Excelsior Life Insurance Company	Charles L. Barker	Edmonton	Life.
Federal Fire Insurance Co. of Canada	A. N. Hutchinson	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of the company.
Federal Insurance Company	R. S. McLean	Edmonton	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Limited or Inherent Explosion, Limited Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Windstorm, Falling Aircraft, Civil Commotion, Impact by Vehicles, and, Water Damage, limited to the insurance of the property as is insured under a policy of fire insurance. Machinery Insurance, excluding insurance against liability or loss or damage to persons or property caused by the breakdown of machinery, Real Property, limited to the insurance of bridges, and, Earth quake, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance.
Fidelity Insurance Company of Canada	Clarence E. Tait	Calgary	Accident, Automobile, Forgery, Guarantee, Liability, Personal Property, Plate Glass, Sickness, Theft.
Fidelity & Casualty Co. of New York	George L. Peet	Calgary	Accident, Aircraft, excluding loss or damage to an Aircraft by fire or transportation; Automobile, excluding loss or damage by fire; Boiler and Machinery Guarantee, Plate Glass' Sickness, Theft, Employers' Liability, Workmen's Compensation.
Fidelity Life Assurance Company	J. F. Lymburn	Edmonton	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Fidelity-Phenix Fire Insurance Company of New York	Benton S. Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, excluding Public Liability; Falling Aircraft, Earthquake, Explosion, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles, Sprinkler Leakage, Weather, and, Impact by Vehicles, Water Damage, limited to the same property as is insured under a policy of fire insurance of the company; Hail.
Fire Association of Philadelphia	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Insurance Company of Canada	A. N. Hutchinson	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Firemen's Fund Insurance Company	Johnstone A. Weber	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Automobile, excluding Public Liability; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Property Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Firemen's Insurance Co. of Newark	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireproof-Sprinklered Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
First National Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
First Slovak Mutual Benefit Society in Canada	S. Lehosky	Coleman	Sickness, Disability, and Funeral Benefits.

Franklin Fire Insurance Company of Philadelphia	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability; Inland Transportation, Personal Property, Sprinkler Leakage, Weather, Limited or Inherent Explosion, Civil Commotion, Water Damage (limited).
General Accident Assurance Company of Canada	R. C. Borland	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Gurantee Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Accident, Fire and Life Assurance Corporation Ltd.	R. C. Borland	Calgary	Fire, Accident, Automobile, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Casualty Company of America	Roy W. Henry	Edmonton	Aircraft, excluding loss of, or damage to and aircraft; Automobile, excluding loss or by fire; Accident, Fidelity, Forgery, Plate Glass, Theft, Public Liability, Employers' Liability.
General Exchange Insurance Corporation	William Sheppard	Calgary	Automobile, excluding Public Liability.
General Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Insurance Company of Canada	A. Wynne Evans	Edmonton	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Aircraft, Boiler and Machinery, Real Property, and Weather (limited), Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gibraltar Fire & Marine Insurance Co.	Gordon E. Smeltzer	Edmonton	Fire, Automobile, excluding Public Liability; Hail, Inland Transportation, Personal Property, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Girard Fire & Marine Insurance Co.	G. E. H. Smith	Edmonton	Fire, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glens Falls Insurance Company	J. O. Miller	Calgary	Fire, including Smoke Damage; Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Transportation, Inland Marine, Ocean Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Eearthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Globe Indemnity Company of Canada	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gore District Mutual Fire Insurance Co.	James Kellas	Edmonton	Fire, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Personal Property, Real Property, Theft, Weather, and, Falling Aircraft, Earthquake Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company
Grain Insurance & Guarantee Company	Carlton W. Clement	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and, Smoke Damage; Guarantee, Theft, and, Falling Aircraft, Sprinkler Leakage, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grand Orange Lodge of British America	Robert J. Edgar	Calgary	Life and Sickness to the extent authorized by its Act of Incorporation, Constitution and Laws.
Granite State Fire Insurance Company	E. B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great American Indemnity Company	James O. Miller	Calgary	Accident, Automobile, excluding loss or damage to an automobile by fire or transportation; Aircraft, excluding loss or damage to an aircraft by fire or transportation; Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Public Liability.
Great American Insurance Company	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Great-West Life Assurance Company	James Carver, Jr.	Calgary	Life, Accident, Sickness.
Guarantee Company of North America	Frederick W. Mapson	Calgary	Forgery, Guarantee, Insurance against loss through Fraud, Personal Property, excluding loss or damage by fire; Theft.
Guardian Assurance Company, Limited, of London, England	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, Falling Aircraft, Explosion, Personal Property, Sprinkler Leakage Weather, and, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Guardian Insurance Company of Canada	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, Falling Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather.
Guildhall Insurance Company, Limited	C. L. Jacques	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Property Damage, limited to Riot and Impact by Aircraft or Vehicles.
Halifax Insurance Company	Edward A. Cote	Edmonton	Fire, including Smoke Damage, Accident and Sickness, Automobile, Aircraft, Eearthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Inland Transportation, Live Stock, Personal Property, Plate Glass, Property, Sprinkler Leakage, Theft, Weather.
Hardware Dealers Mutual Fire Insurance Company	Allison Webster	Edmonton	Fire, including Smoke Damage, Automobile, limited to loss or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss and damage by automobiles or other motor vehicles; Sprinkler Leakage, Weather, and, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Accident & Indemnity Company	Lloyd H. Fenerty, K.C.	Calgary	Aircraft, excluding loss of or damage to an aircraft; Automobile, excluding loss of or damage to an automobile by fire; Guarantee, Liability, Plate Glass, Theft.
Hartford Fire Insurance Company	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Ocupancy, Rents, Profits, Automobile, excluding Public Liability; Aircraft, excluding loss by reason of bodily injury to the person; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Weather,
Hartford Live Stock Insurance Company	Lloyd H. Fenerty, K.C.	Calgary	Live Stock.
Helvetia Swiss Fire Insurance Company, Limited	James Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney In Alberta	Address	Classes of Insurance
Home Assurance Company of Canada	George A. Wilson	Calgary	Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Fire, including Use and Occupancy, Rents, Profits, and Charges; Falling Aircraft, Earthquake, Riot and Civil Commotion, Impact by Vehicles, Malicious Damage, Smoke Damage, Water Damage, Fidelity, Guarantee, Inland Marine, Inland Transportation, Liability, Live Stock, Personal Property, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, Workmen's Compensation.
Home Insurance Company of New York	Jas. A. MacKinnon	Edmonton	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Marine, Inland Transportation, Personal Property and Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Water Damage, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Homestead Fire Insurance Company	Jas. A. MacKinnon	Edmonton	Fire, Automobile, excluding Public Liability; Limited or Inherent Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather.
Hudson Bay Insurance Company	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Suretyship, Liability, Inland Marine, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Assurance Company	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Guarantee & Accident Insurance Company of Canada,	Chas. E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Imperial Insurance Office	H. R. McFarquhar	Edmonton	Fire, Accident, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Employers' Liability, Public Liability, Workmen's Compensation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Life Assurance Company of Canada	W. D. Mair	Calgary	Life.
Indemnity Insurance Company of North America	J. Symington	Calgary	Accident, Automobile, excluding loss or damage by fire, Theft; Plate Glass, Sickness, Liability, Live Stock, Guarantee, Forgery.
Independent Mutual Benefit Federation	D. Beke	Lethbridge	Sickness and Funeral Benefits.
Independent Order of Foresters	Walter S. Davidson	Calgary	Life, Disability and Sickness, as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of $5,000 upon any one life.
Independent Order of Oddfellows, Manchester Unity	Chas. A. Potter	Edmonton	Sickness and Funeral Benefits only.
Individual Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Insurance Company of North America	J. Symington	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company
Knights of Columbus	Jas. E. Enright	Edmonton	Life, to the extent authorized by its Act of Incorporation, Constitution and Laws.
Law, Union & Rock Insurance Company, Ltd., of London	E. S. Buchan	Calgary	Fire, including Smoke Damage; Accident, Falling Aircraft, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Impact by Vehicles, Water Damage, Civil Commotion, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather.
Legal and General Assurance Society, Limited	G. Percival Powles	Calgary	Fire, Automobile, Limited or Inherent Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather.
Liberty Mutual Insurance Company	S A. Dickson	Edmonton	Accident, Sickness, Automobile, excluding loss of or damage to an automobile; Forgery, Fidelity, Theft, Property Liability, Public Liability, Employers' Liability.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Liverpool & London & Globe Insurance Company, Ltd.	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liverpool-Manitoba Assurance Company	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Explosion, Civil Commotion, Liability, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Local Government Guarantee Society Ltd.	A. W. Evans	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Assurance Company	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Inland Marine, Inland Transportation, Property Damage, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London-Canada Insurance Company	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, Personal Property, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & County Insurance Co., Ltd.	H. R. McFarquhar	Edmonton	Fire, Automobile Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Edinburgh Insurance Company, Ltd.	W. Tait Wilkinson	Calgary	Automobile.

London Guarantee & Accident Company, Ltd.	Mackid Agencies Ltd.	Calgary	Fire, including Smoke Damage; Accident, Aircraft, excluding loss of or damage to an aircraft; Automobile, Boiler and Machinery, Limited or Inherent Explosion, Fidelity, Guarantee, Inland Transportation, Plate Glass, Personal Property, Property Damage, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Lancashire Guarantee & Accident Company of Canada	H. S. Millar	Edmonton	Fire, including Use add Occupancy, Rents, Profits, Accident, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Plate Glass, Sickness, Property Damage, Sprinkler Leakage, Theft, Weather, Marine, and, Falling Aircraft, Civil Commotion, Impact by Vehicles limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Lanchashire Insurance Company, Limited	H. S. Millar	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Automobile, Earthquake, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Property Damage, Sprinkler Leakage, Weather.
London Life Insurance Company	L. A. Nickols	Edmonton	Life, Accident, and Sickness.
London & Scottish Assurance Corporation Limited	Robert Steele	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Theft, Weather.
Lumbermen's Insurance Company	A. N. Hutchinson	Calgary	Fire; and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Lumbermen's Mutual Casualty Company	John B. Gillies	Edmonton	Accident, Automobile, including loss or damage by fire and Theft; Boiler and Machinery, Guarantee, Plate Glass, Theft, Employers' Liability, Public Liability, Workmen's Compensation, Sickness.
Lumbermen's Underwriting Alliance	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Inland Marine, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Lutheran Brotherhood	Rev. M. S. Johnson	Edmonton	Life and Disability to the extent authorized by its Articles of Incorporation, Constitution and Laws.
The Maccabees	Robert O. Howell	Calgary	Life, Disability and Sickness, to the extent authorized by its Articles of Association, Constitution and Laws.
Manufacturers Life Insurance Company	Sheldon Buckles	Calgary	Life.
Manufacturers Mutual Fire Insurance Company	Harold J. McEwen	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Maryland Casualty Company	James O. Miller	Calgary	Accident, Aircraft, excluding insurance against loss of or damage to an aircraft; Automobile, Boiler, Flywheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Insurance Against Damage to Property and Liability for damage to the Property or person of others caused by the breakdown of any electrical machinery, and insurance against all direct loss or damage caused solely by the accidental discharge, Leakage or over-overflow water or steam.
Mercantile Insurance Company	T. N. Bowden	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Earthquake, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Manufacturers Insurance Company of New York,	S. O. Tyndale	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants' Marine Insurance Company, Ltd.	Floyd E. Mitchell	Calgary	Fire, including Smoke Damage; Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Traders Assurance Company	James O. Miller	Calgary	Fire, including Additional Perils, Supplemental Contract; Automobile, Burglary, Fidelity, Guarantee, Inland Marine, Inland Transportation, Liability, Live Stock, Plate Glass' Sprinkler Leakage, Weather.
Mercury Insurance Company	George S. Arnott	Calgary	Fire, Automobile, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Metropolitan Casualty Insurance Company of New York	Frank Eastwood	Edmonton	Accident, Automobile, excluding loss or damage by fire and transportation; Forgery, Guarantee, Plate Glass, Sickness, Theft.
Metropolitan Inter-Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.

Metropolitan Life Insurance Company	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire & Marine Insurance Co.	Charles E. McManus	Edmonton	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mill Owners Mutual Fire Insurance Company	W. R. Bradley	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Insurance Against Loss or Damage by Railroad Engines, Freight Cars, Passenger Cars, Automobiles, Motor Cycles, and, Trucks, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Milwaukee Mechanics' Insurance Company	W. V. Wilkin	Edmonton	Fire, Automobile, excluding Public Liability; Civil Commotion, Inland Transportation, Personal Property, Real Property, Weather, and, Falling Aircraft, Earthquake Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Modern Woodmen of America	Alex. G. Stuart	Calgary	Life and Insurance against Disability arising from OldAge. or Injury to the person by Accident, to the extent authorized by its Articles of Association, Constitution and Laws.
Monarch Life Assurance Company	A. J. Bures	Calgary	Life.
Montreal Life Insurance Company	Percy Winterborne	Calgary	Life.
Montreal Underwriters' Agency of the Insurance Company of North America	J. Symington	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and, Impact, by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company
Monument Insurance Company, Limited	Thos. J. Ranaghan	Calgary	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Motor Union Insurance Company, Ltd.	Thos. Bailie	Calgary	Fire, Automobile, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Benefit Health and Accident Association	R. L. M Hart	Edmonton	Personal Accident and Sickness.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Mutual Implement & Hardware Insurance Company	Allison Webster	Edmonton	Fire, including Smoke Damage; Automobile, limited to loss of or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Propery Damage, limited to loss and damage by automobile or other motor vehicles; Sprinkler Leakage, Weather,and, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Life Assurance Company of Canada	W. J. McLeod	Edmonton	Life, Accident and Sickness.
National-Ben Franklin Fire Insurance Company of Pittsburg, Pa.	G. E. H. Smith	Edmonton	Fire, Automobile, excluding Public Liability; Inland Transportation, Personal Property, Sprinkler Leakage, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Fire Insurance Co. of Hartford	Thos. S. Magee	Edmonton	Fire, Automobile, excluding Public Liability; Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather.
National Liberty Insurance Company of America	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability; Explosion, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Life Assurance Company of Canada	H. E. Simpson	Edmonton	Life.
National-Liverpool Insurance Company	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Provincial Insurance Company, Ltd.	Robert Steele	Edmonton	Fire, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Retailers Mutual Insurance Company	John B. Gillies	Edmonton	Fire, Automobile, excluding Public Liability; and, including Personal Property, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

New Brunswick Fire Insurance Company	James O. Miller	Calgary	Fire, Automobile, excluding Public Liability; Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New England Fire Insurance Company	Ralph K. MacKay	Calgary	Fire, Hail, and, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Hampshire Fire Insurance Company	Earl B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Company	Abram C. Newcombe	Edmonton	Life.
New York Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
New York Underwriters Insurance Company	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Earthquake, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Zealand Insurance Company, Ltd.	Edgar A. Cawker	Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of the company, Hail.
Non-Marine Underwriters, Members of Lloyd's, London, England	Supt. of Insurance	Edmonton	All classes, except Life and Hail.
North Aemrican Life Assurance Company	R. E. Staples	Edmonton	Life.
North British & Mercantile Insurance Company, Limited	James Cleave	Calgary	Fire, Accident and Sickness, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Name of Company
North Empire Fire Insurance Company	H. S. Millar	Edmonton	Fire, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North River Insurance Company	John D. Harvey	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northern Assurance Company, Limited	James Cleave	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
Northwest Casualty Company	Ray H. Tyner	Edmonton	Accident, Automobile, Plate Glass, Theft.
North West Fire Insurance Company	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwestern Mutual Fire Association	Ray H. Tyner	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Automobile, excluding Public Liability; Inland Marine, Inland Transportation, Public Liability, limited to Liability for loss or damage to property; Personal Property, Property Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwestern National Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Fire Insurance Society, Limited	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Life Insurance Society	Harold C. Cooper	Edmonton	Life

Nova Scotia Fire Underwriters Agency of of the Home Insurance Company	James O. Miller	Calgary	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Inland Marine, Inland Transportation, Personal Property Property Damage, limited to insurance against direct loss or damage to property by automobile or other motor vehicles; Sprinkler Leakage, Weather, Water Damage, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Fire Insurance Company	A. W. Taylor	Edmonton	Fire, Automobile, Explosion, Personal Property. Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Life Insurance Company of California	George W. Skene	Calgary	Life, Accident, and Sickness.
Ocean Accident & Guarantee Corporation, Limited	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Order of United Commercial Travelers of America	S. S. Savage	Calgary	Accident, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Pacific Coast Fire Insurance Company	Russell Flood	Calgary	Fire, Automobile, Earthquake, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pacific Fire Insurance Company	S. O. Tyndale	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Palatine Insurance Company, Limited	V. B. Graveley	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurence of the company.
Patriotic Assurance Company, Limited	Harry R. McFarquhar	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney In Alberta	Address	Name of Company
Pearl Assurance Company, Limited	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Underwriters Agency of the Pearl Assurance Company, Limited	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Philadelphia Fire & Marine Insurance Company	J. Symington	Calgary	Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Assurance Company, Limited	E. F. Gregoire	Calgary	Fire, Accident, Aircraft, excluding loss or damage to persons or property caused by an aircraft; Automobile, Earthquake, Explosion, Civil Commotion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Insurance Company of Hartford, Connecticut	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and, Impact by Vehicles, Hail license extended.
Pioneer Insurance Company	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Planet Assurance Company, Limited	Harry McFarquhar	Edmonton	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Polish Society for Brotherly Aid	Ignace Maciajowski	Coleman	Sickness and Funeral.

Pool Insurance Company	Chas. C. Folck	Calgary	Fire, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Portage La Prairie Mutual Insurance Company	J. G. Rowlatt	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Inland Transporj tation, Personal Property, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Protective Association of Canada	Charles W. Johnston	Edmonton	
Providence Washington Insurance Company	A. W. Evans	Edmonton	Accident, Sickness.
Provincial Insurance Company, Limited	S. Oscar Tyndale	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and Impact by Vehicles, Hail.
Prudential Assurance Company, Limited, of London, England	J. Farrish	Calgary	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Insurance Company of America	Cecil M. Bradley	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Quebec Fire Assurance Company	F. F. L. Tavender	Calgary	Accident, Life, and Sickness.
Queen Insurance Company of America	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, Earthquake, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Railway Passengers Assurance Company of London	C. W. Adams	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insruance of the company.
			Fire, Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Name of Company
Reliance Insurance Company of Canada	C. L. Rodgers	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and, Impact by Vehicles.
Retail Lumbermen's Inter-Insurance Exchange	Supt. of Insurance	Edmonton	Fire, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacey	Edmonton	Fire (Lumber Yards only).
Rochester Underwriters' Agency of the Great American Insurance Company	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability, Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Exchange Assurance	Thomas S. Magee	Edmonton	Fire, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Company, Limited	John D. Mason	Calgary	Life, Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Plate Glass & General Insurance Co. of Canada	William V. Wilkin	Edmonton	Accident, Automobile, Fire, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, limited to loss or damage to property through windstorm, cyclone, tornado, hail; and, Falling Aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Royal Scottish Insurance Company, Ltd.	Charles E. McManus	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Property Damage, limited to Riot, Impact by Aircraft or Vehicles, and Water Damage.
Saskatchewan Mutual Fire Insurance Company	W. L. Wilkin, Ltd.	Edmonton	Mutual Fire (including Additional Perils Supplemental Contract); Automobile, Automobile Medical Expense Policy, Employers' Liability, Public Liability, Inland Transportation, Personal Property, Plate Glass, Theft Weather.
Scottish Canadian Assurance Corporation	T. A. Hornibrook	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company
Scottish Metropolitan Assurance Company, Limited	F. M. McClelland	Calgary	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Weather.
Scottish Union National Insurance Company	G. L. Peet	Calgary	Fire, Automobile, Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sea Insurance Company, Limited	H. B. Macdonald	Calgary	Fire, Limited or Inherent Explosion, Weather, Inland Transportation, Sprinkler Leakage, and, Property Damage, limited to Falling Aircraft, Earthquake, and Civil Commotion.
Security Insurance Company of New Haven	H. M. E. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Company	Clarence L. Rodgers	Edmonton	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sentinel Fire Insurance Company	E. B. Allsopp	Edmonton	Fire, Explosion, Hail, Inland Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Service Fire Insurance Company of New York	Andrew R. Maze	Edmonton	Automobile, excluding Public Liability.
Sons of Norway, Supreme Lodge of the	Sigurd Leirsrud	Viking	Life, Disability and Sickness, to the extent authorized by its Articles of Incorporation, Constitution, and Laws.
South British Insurance Company, Ltd.	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, Inland Transportation, Plate Glass, Property Damage, Theft, Liability, Inland Marine, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Name of Company
Sovereign Life Assurance Company of Canada	Donald H. Ruie	Calgary	Life.
Springfield Fire & Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Aircraft, excluding Liability for loss or damage to persons caused by an aircraft; Explosion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Standard Insurance Company of New York	Clarence L. Rodgers	Edmonton	Fire, and Smoke Damage, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Impact by Vehicles, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Stanstead & Sherbrooke Insurance Company	James L. Williamson	Edmonton	Fire, including Smoke Damage, Earthquake, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
State Assurance Company, Limited	C. H. Chapman	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
St. Paul-Mercury Indemnity Company of St. Paul	George S. Arnott	Calgary	Automobile, excluding loss or damage by Fire and Theft.
St. Paul Fire & Marine Insurance Company	G. S. Arnott	Calgary	Fire, Automobile, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Insurance Office, Limited	Harry R. McFarquhar	Edmonton	Fire, Accident, Falling Aircraft, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Personal Property, Property Damage, limited to direct loss and damage to property by vehicles; Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Life Assurance Company of Canada	R. A. Coulthard	Edmonton	Life.
Switzerland General Insurance Company, Ltd.	James Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Toronto General Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transcontinental Insurance Company	E. B. Allsopp	Edmonton	Aircraft, excluding Public Liability; Automobile, excluding Public Liability; Fire, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Earthquake, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Travelers Fire Insurance Company	Frank H. Whitney	Calgary	Fire, Automobile, excluding Public Liability; Aircraft, excluding Liability for loss or damage to persons; Limited or Inherent Explosion, Inland Transportation, Property Damage, Sprinkler Leakage, Weather.
Travelers Indemnity Company (Hartford, Connecticut)	Frank H. Whitney	Calgary	Automobile, excluding loss of or damage to and automobile by Fire; Aircraft, excluding loss of or damage to an aircraft by Fire; Boiler and Machinery, Guarantee, Employers' Liability, Public Liability, Plate Glass, Theft.
Travelers Insurance Company (Hartford, Connecticut)	Frank H. Whitney	Calgary	Life, Accident, excluding Liability for loss or damage to property; Automobile, limited to Liability for loss or damage to persons caused by an automobile; Aircraft, limited to Liability for loss or damage to persons caused by an aircraft; Public Liability, limited to Liability for loss or damage to the person of others; Employers' Liability, Workmen's Compensation, Sickness.
Union Assurance Society, Limited	F. W. Mapson	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Inland Transportation, Employers' Liability, Liability, Marine, Personal Property, Plate Glass, Property Damage, Theft, Water Damage, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Insurance Society of Canton, Limited	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, Liability, Inland Marine, Ocean Marine, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Marine & General Insurance Company, Limited	E. Gregoire	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Name of Company
United Assurance Underwriters of the Canadian Indemnity Company	H. B. MacDonald	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United British Insurance Company, Ltd.	R. H. Driscoll	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Firemen's Insurance Company of Philadelphia	E. F. Gregoire	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Mutual Fire Insurance Company	S. A. Dickson	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage; Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United National Indemnity Company	E. B. Allsopp	Edmonton	Accident, Automobile, excluding loss or damage by fire, Forgery, Guarantee, Plate Glass, Sickness, Theft.
United States Fidelity & Guaranty Company	Clarence E. Tait	Calgary	Accident, Automobile, excluding loss or damage by fire, Aircraft, Forgery, Guarantee, Liability, Plate Glass, Sickness, Theft.
United States Guarantee Company	R. S. McLean	Edmonton	Accident, Automobile, excluding loss or damage to an automobile by fire or transportation, and, Theft.
Warner Reciprocal Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy; and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Wawanesa Mutual Insurance Company	Harry W. Lambert	Edmonton	Fire, Automobile, including medical expense policy; Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Wellington Fire Insurance Company	S. O. Tyndale	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westchester Fire Insurance Company	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and, Property Damage, limited to Strikes, Riot, or Civil Commotion; and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Hail license extended.
Western Assurance Company	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Aircraft, Boiler and Machinery, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Life Assurance Company	J. P. Swityk	Calgary	Life.
Western Union Insurance Company	Frank R. Freeze	Calgary	Fire (including Additional Perils Supplemental Contract); Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy; Sprinkler Leakage, Use and Occupancy, Rents, Profits, Strikes, Riot and Civil Commotion, Explosion, Tornado, Windstorm, Steam Boiler, Automobile, Inland Transportation, Inland Marine, Accident, Sickness, Burglary, Fidelity, Guarantee, Plate Glass, Live Stock, Liability.
Winnipeg Fire Underwriters Agency of the Home Insurance Company	James O. Miller	Calgary	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Inland Marine, Inland Transportation, Personal Property, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Water Damage, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Women's Benefit Association	Mrs. H 'A. Nimmo	Edmonton	Life, to the extent authorized by its Articles of Incorporation, Constitution, and Laws.
Workers Benevolent Association of Canada	Andrew Radomsky	Edmonton	Life, Personal, Accident and Sickness, to the extent authorized by its Act of Incorporation and By-laws.
World Fire & Marine Insurance Company	W. F. Solomon	Calgary	Fire, including Smoke Damage; Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1947—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	
Yorkshire Insurance Company, Limited	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich General Accident & Liability Insurance Company, Limited	W. L. Wilkin	Edmonton	Accident, Automobile, Public Liability, Property Liability, Sickness, Theft.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1947

COMPANY	Net Contract Premium Income			Net Consideration for Annuities	Totals
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	$ 23,613.04	.....	$ 37,151.20	$ 28,920.87	$ 89,685.11
Alberta Government Insurance Office (Statue of Legislature)	66,734.04	.....	1,759.37	.....	68,493.41
Canada Life Assurance Company	745,635.80	.....	73,117.59	115,773.31	934,526.70
Commercial Life Assurance Company of Canada	200,412.00	.....	43,458.00	38,640.00	282,510.00
Confederation Life Association	472,623.96	.....	16,311.24	36,689.74	525,624.94
Co-operative Life Insurance Company	1,332.44	.....	7,909.89	.....	9,242.33
Continental Life Insurance Company	201,496.47	.....	.....	11,963.06	213,459.53
Crown Life Insurance Company	370,206.43	.....	.....	19,718.95	389,925.38
Cuna Mutual Insurance Society	1,525.55	.....	11,606.73	.....	13,132.28
Dominion of Canada General Insurance Company	54,212.01	.....	183.01	324.03	54,719.05
Dominion Life Assurance Company	428,042.91	.....	614.32	19,983.61	448,640.84
T. Eaton Life Assurance Company	64,291.45	.....	.....	1,603.24	65,894.69
Empire Life Insurance Company (retired from Province December 31, 1933)	19,308.26	.....	.....	.....	19,308.26
Equitable Life Insurance Company of Canada (retired from Province December 31, 1934)	16,993.56	.....	.....	412.49	17,406.05
Excelsior Life Insurance Company	265,866.63	.....	.....	3,728.18	269,594.81
Fidelity Life Assurance Company	152,032.23	.....	.....	1,810.45	153,842.68
Great-West Life Assurance Company	958,905.09	.....	56,781.25	293,323.12	1,309,009.46
Imperial Life Assurance Company of Canada	581,967.66	.....	4,873.61	39,469.19	626,310.46
London Life Insurance Company	1,021,136.37	18,005.96	56,366.13	7,864.61	1,103,373.07
London and Scottish Assurance Corporation Limited (Retired from Province December 31, 1934)	1,937.83	.....	.....	.....	1,937.83
Manufacturers Life Insurance Company	915,855.04	.....	3,985.46	125,271.75	1,045,112.25
Metropolitan Life Insurance Company	763,817.07	484,105.04	50,445.17	24,508.79	1,322,876.07
Monarch Life Assurance Company	288,693.83	.....	.....	12,264.24	300,958.07
Montreal Life Insurance Company	70,423.57	.....	2,323.87	6,984.06	79,731.50
Mutual Life Assurance Company of Canada	1,016,485.41	.....	19,809.00	45,986.09	1,082,280.50
National Life Assurance Company of Canada	34,547.77	.....	174.43	825.98	35,548.18
New York Life Insurance Company	204,818.83	.....	.....	.....	204,818.83
North America Life Assurance Company	691,864.00	.....	9,397.72	18,710.75	719,972.47
Northern Life Assurance Company (Retired from Province December 31, 1937)	23,888.28	.....	709.20	.....	24,597.48
Norwich Union Life Insurance Society	720.00	.....	.....	.....	720.00
Occidental Life Insurance Company of California	81,453.95	.....	6,094.38	51.86	87,600.19
Phoenix Assurance Company Limited of London, England (Retired from Province Dec. 31, 1927)	504.35	.....	.....	.....	504.35
Prudential Insurance Company of America	681,797.55	461,179.16	.....	26,027.13	1,169,003.84
Royal Insurance Company Limited	8,425.00	.....	.....	.....	8,425.00
Sovereign Life Assurance Company of Canada	303,041.03	.....	.....	41,731.44	344,772.47
Standard Life Assurance Company (Retired from Province December 31, 1933)	5,189.00	.....	.....	.....	5,189.00
Sun Life Assurance Company of Canada	1,526,551.36	.....	174,147.37	790,246.26	2,490,944.99
Travelers Insurance Company	132,615.22	.....	5,173.33	.....	137,788.55
Western Life Assurance Company	68,056.86	.....	.....	761.73	68,818.59
	$12,467,021.85	$ 963,290.16	$ 582,392.27	$ 1,713,594.93	$15,726,299.21

LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1947

COMPANY	Death Claims				Matured Endowments	Surrender Values	Dividends	Other Payments	Total
	Ordinary	Industrial	Group	Total					
Aetna	$ 11.372.00	.....	$ 34,687.76	$ 46,059.76	.....	$ 352.97	$ 1,186.54	$ 857.28	$ 2,396.79
Alberta Government (Statute of Legislature)	9,000.00	.....	1,000.00	10,000.00	.....	1,075.00	.....	.....	1,075.00
Canada Life	152,370 46	.....	40,806.00	193,176.46	$ 59,366.65	95,023.95	76,690.33	44,009.46	275,090.39
Commercial Life	13,865.00	.....	22,417.00	36,282.00	46,840.00	22,220.00	11,708.00	6,547.00	87,315.00
Confederation Life	102,300.39	.....	12,681.00	114,981.39	27,048.71	53,019.55	58,829.11	6,958.21	145,855.58
Co-operative Life	.....	.....	93.89	93.89	.....	.....	.....	.....	.....
Continental Life	20,445.48	.....	.....	20,445.48	14,866.30	32,823.89	12,299.55	2,646.72	62,636.46
Crown Life	31,713.67	.....	.....	31,713.67	18,477.00	31,853.36	17,901.46	18,084.99	86,316.81
Cuna Mutual	2,000.00	.....	3,822.65	5,822.65	.....	.....	898.93	511.97	1,410.90
Dominion of Canada General	12,988.00	.....	.....	12,988.00	15,000.00	4,162.72	.....	3,200.00	22,362.72
Dominion Life	69,815.23	.....	600.00	70,415.23	44,286.00	43,616 46	38,498.60	4,468.39	130,869.45
T. Eaton Life	8,666.20	.....	.....	8,666.20	16,725.60	10,862.05	1,526.26	.....	29,113.91
Empire Life (retired from Province Dec. 31, 1933)	16,160.00	.....	.....	16,160.00	15,000.00	4,086.24	905.44	180.00	20,171.68
Equitable Life (retired from Province Dec. 31, 1934)	16,191.68	.....	.....	16,191.68	4,420.00	6,575.00	48.93	202.49	11,246.42
Excelsior Life	58,806.38	.....	.....	58,806.38	9,000.00	34,776.89	10,649.76	2,954.28	57,380.93
Fidelity Life	6,765.00	.....	.....	6,765.00	490.00	6,675.45	2,091.18	140.00	9,396.63
Great-West Life	235,362.35	.....	36,560.42	271,922.77	154,456.96	164,102.27	104,906.71	31,783.44	455,249.38
Imperial Life	125,782.84	.....	3,000.00	128,782.84	87,620.68	74,207.59	66,984.56	20,130.09	248,942.92
London Life	92,340.01	100.00	34,820.09	127,260.10	70,452.44	69,326.29	156,483.12	21,914.81	318,176.66
London and Scottish (retired from Prov. Dec. 31, 1934)	702.00	.....	.....	702.00	.....	1,078.17	17.55	.....	1,095.72
Manufacturers Life	131,454.60	.....	125.00	131,579.60	93,659.03	105,584.78	88,483.18	29,194.99	316,921.98
Metropolitan Life	132,604.97	49,001.62	11,000.00	192,606.59	221,666.21	157,065.03	156,150.72	29,860.49	564,742.45
Monarch Life	22,216.25	.....	.....	22,216.25	19,500.00	22,674.11	14,613.11	6,492.65	63,279.87
Montreal Life	6,567.50	.....	.....	6,567.50	328.88	4,597.76	1,831.32	611.00	7,368.96
Mutual Life	268,901.85	.....	5,696.24	274,598.09	144,907.00	122,049.82	190,934.77	29,948.66	487,840.25
National Life	14,615.00	.....	.....	14,615.00	3,153.00	5,684.81	5,822.74	780.00	15,440.55
New York Life	107,475.96	.....	.....	107,475.96	50,778.00	40,375.77	34,360.03	29,560.22	155,074.02
North American Life	170,618.61	.....	4,403.87	175,022.48	72,663.50	76,389.01	70,920.91	23,409.60	243,383.02
Northern Life (retired from Province Dec. 31, 1937)	10,957.00	.....	2,000.00	12,957.00	27,885.00	15,411.46	5,392.52	476.76	49,165.74
Norwich Union Life	.....	.....	.....	.....	.....	.....	.....	.....	.....
Occidental Life	35,563.13	.....	10,000.00	45,563.13	3,347.00	6,211.84	2,489.09	10.00	12,057.93
Phoenix Assce. (retired from Province Dec. 31, 1927)	1,695.00	.....	.....	1,695.00	13,671.00		Combined		13,671.00
Prudential	75,716.28	50,721.63	.....	126,437.91	152,829.53	141,605.34	108,171.44	6,415.29	409,021.60
Royal	4,430.00	.....	.....	4,430.00	.....	50.00	68.75	.....	118.75
Sovereign Life	23,294.00	.....	.....	23,294.00	3,000.00	21,228.93	8,396.05	3,810.00	36,434.98
Sun Life	300,747.91	.....	57,900.00	358,647.91	251,620.09	226,322.01	207,800.30	128,049.88	813,792.28
Standard Life (retired from Province Dec. 31, 1933)	33,017.00	.....	.....	33,017.00	.....	.....	367,53	675.72	1,043.25
Travelers	49,381.49	.....	1,500.00	50,881.49	49,393.12	18,819.17	.....	5,390.13	73,602.42
Western Life	6,184.56	.....	.....	6,184.56	1,000.00	9,094.41	835.17	.....	10,929.58
	$2,382,087.80	$ 99,823.25	$ 283,113.92	$2,765,024.97	$1,693,451.70	$1,629,002.10	$1,458,263.66	$ 459,274.52	$5,239.991.98

LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1947

COMPANY	Gross in Force at end of 1946		New Issued		Gross in Force at end of 1947		Amount Reinsured
	No.	Amount	No.	Amount	No.	Amount	
Aetna	481	$ 3,924,435.00	17	$ 396,885.00	425	$ 4,059,517.00	$ 2,000.00
Alberta Life Insurance Office (Statute of Legislature)	1,230	2,334,871.00	406	830,354.00	1,516	2,947,650.00	359,407.00
Canada	9,590	32,127,918.00	1,708	6,283,784.00	10,649	36,864,817.00	1,466,098.00
Commercial	5,511	9,301,142.00	951	1,272,341.00	5,970	10,077,049.00	8,000.00
Confederation	7,523	17,892,149.00	1,038	3,242,827.00	8,052	19,994,041.00	46,111.00
Co-operative	.....	.....	72	1,448,753.00	72	1,441,384.00	.....
Continental	3,516	6,663,144.00	1,307	2,424,670.00	4,424	8,274,269.00	496,369.00
Crown	6,515	11,527,757.00	1,498	3,132,890.00	7,312	13,383,871.00	71,500.00
Cuna Mutual	159	1,453,061.00	49	125,492.00	200	1,710,247.00	.....
Dominion of Canada General	1,029	2,037,600.00	135	303,430.00	1,090	2,186,625.00	210,650.00
Dominion	6,887	15,915,697.00	991	2,720,273.00	7,536	17,847,732.00	133,682.00
T. Eaton	1,204	2,096,799.00	196	349,176.00	1,295	2,249,992.00	29,000.00
Empire (retired from Province Dec. 31, 1933)	777	993,501.00	.....	.....	759	976,100.00	2,090.00
Equitable (retired from Province Dec. 31, 1934)	471	1,089,966.00	3	19,783.00	450	1,044,402.00	17,675.00
Excelsior	3,720	8,646,607.00	823	2,353,360.00	4,210	10,141,530.00	162,120.00
Fidelity	3,245	4,347,845.00	624	1,034,590.00	3,572	4,947,527.00	84,970.00
Great-West	15,012	42,674,637.00	1,469	4,494,187.00	15,769	45,838,695.00	632,762.00
Imperial	9,151	18,926,797.00	1,197	3,026,066.00	9,913	21,092,376.00	406,540.00
London Life	9,610	40,527,174.00	992	6,330,937.00	10,531	47,172,017.00	1,608,301.00
London and Scottish (retired from Province Dec. 31, 1934)	103	218,558.49	.....	.....	99	205,707.49	.....
Manufacturers	12,966	29,844,588.00	1,764	5,987,184.00	14,016	34,219,694.00	216,440.00
Metropolitan	59,539	46,319,950.00	5,574	6,420,093.00	61,803	50,881,131.00	.....
Monarch	4,527	10,447,084.00	1,221	4,214,852.00	5,397	13,685,802.00	404,076.00
Montreal	924	2,570,515.00	139	464,079.00	967	2,657,902.00	107,645.00
Mutual	15,069	35,602,804.00	1,823	5,205,951.00	16,337	39,551,155.00	452,642.00
National	904	1,856,982.00	35	61,625.00	902	1,841,159.00	58,590.00
New York Life	4,328	9,546,588.00	49	220,400.00	4,245	9,469,699.00	56,000.00
North America	10,254	22,751,414.00	1,389	4,071,096.00	10,693	24,931,717.00	41,970.00
Northern Life (retired from Province Dec. 31, 1937)	773	1,261,722.00	.....	.....	731	1,182,265.00	7,910.00
Norwich Union	.....	.....	11	62,532.00	11	62,796.00	.....
Occidental	1,165	3,984,199.00	136	565,304.00	1,200	4,282,197.00	.....
Phoenix (retired from Province Dec. 31, 1927)	17	77,178.00	.....	.....	16	72,783.00	.....
Prudential	62,154	32,198,509.00	6,825	5,071,234.00	64,392	34,525,353.00	.....
Royal	146	375,002.00	23	90,415.00	159	435,062.00	.....
Sovereign	3,998	8,104,788.00	1,006	2,360,100.00	4,693	9,813,602.00	.....
Standard (retired from Province Dec. 31, 1933)	78	251,172.00	.....	.....	73	203,914.00	.....
Sun Life	19,220	55,905,627.00	2,509	10,133,494.00	20,798	64,003,889.00	322,708.00
Travelers	1,113	6,143,227.00	146	809,500.00	1,189	6,798,463.00	4,019.00
Western	1,810	2,472,503.00	242	337,876.00	1,864	2,574,572.00	43,496.00
	284,719	$492,413,510.49	36,368	$ 85,865,533.00	303,329	$ 553,648,703.49	$ 7,452,771.00

Edmonton, June 15th, 1948.

E. R. HUGHES
Superintendent of Insurance.

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1947
(TOTAL BUSINESS OF SOCIETY)

NAME OF SOCIETY	HEAD OFFICE IN CANADA	Total Admitted Assets	Total Liabilities Except Actuarial Reserves	Total Premium Income	Total Disbursements
Aid Association for Lutherans	249 King Street, Waterloo, Ontario	$ 92,400,197.01	$ 16,850,295.63	$ 12,401,704.93	$ 3,712,390.41
Ancient Order of Foresters	7 Gerrard Street West, Toronto, Ontario	493,511.47	412,929.46	25,648.13	23,474.08
Ancient Order of United Workmen of the Canadian North-West,	217 McIntyre Block, Winnipeg, Manitoba	641,311.78	75,659.07	25,843.83	40,471.72
Associated Canadian Travellers, The	P. Burns Building, Calgary, Alberta	46,345.37	16,827.83	53,756.51	13,259.22
Canadian National Railways Employees Medical Aid Society of Saskatchewan,	405 Standard Bldg., Saskatoon, Sask.	13,024.45	6,608.24	120,781.45	110,561.68
Canadian Order of Foresters	84 Market Street, Brantford, Ontario	22,743,065.02	514,555.31	742,250.67	990,382.10
Canadian Woodmen of the World (retired from Province Dec. 31, 1937).	Woodmen of the World Bldg., London, Ont.	2,358,884.58	356,650.37	85,007.79	148,294.90
Grand Council of the Catholic Mutual Benfit Association of Canada (retired from Province Dec. 31, 1942)	354 St. Catherine Street East, Montreal, Quebec	1,470,442.60	70,328.07	117,180.69	121,609.25
Grand Orange Lodge of British America	10 Berti Street, Toronto, Ontario	2,509,008.82	83,693.14	181,608.98	119,594.73
Independent Mutual Benefit Federation	455 Spadina Avenue, Toronto, Ontario	70,360.71	1,108.75	41,738.80	17,546.02
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ontario	49,246,727.22	664,379.24	2,982,057.20	3,547,834.31
Independent Order of Oddfellows, Manchester Unity	382 Lipton Street, Winnipeg, Manitoba	63,298.10	.....	1,260.79	655.18
Knights of Columbus	57 St. James Street, West, Montreal, Quebec	66,656,053.64	4,546,441.43	7,761,765.31	3,524,191.57
Lutheran Brotherhood	Canadian Bank of Commerce Chambers, Winnipeg	34,819,133.00	5,693,247.39	6,701,716.07	1,418,588.68
Lutheran Mutual Aid Society (retired from Province Dec. 31, 1937),	Waverly, Iowa, U.S.A.	30,752,613.00	4,092,096.00	4,611,525.00	2,505,386.00
Maccabees, The	1291 Quelette Avenue, Windsor, Ontario	74,546,561.14	11,762,401.14	8,660,079.24	5,533,581.65
Modern Woodmen of America	247 Scotia Street, Winnipeg, Manitoba	143,386,140.07	15,963,621.46	17,038,005.94	11,579,963.02
National Slovak Society of the United States of America	Bellevue, Alberta	8,116,965.93	1,137,871.96	508,954.58	559,303.98
Order of United Commercial Travelers of America	712 Confederation Life Building, Winnipeg, Man.	4,753,253.43	4,753,253.43	2,414,412.83	1,348,945.52
Polish Society for Brotherly Aid	Coleman, Alberta	5,583.13	.....	1,329.10	1,432.27
Sons of Norway	325 Howe Street, Vancouver, British Columbia	4,774,439.15	910,077.34	456,732.80	268,016.35
Woman's Benefit Association	Lock Box 234, Sarnia, Ontario	55,302,047.98	3,912,403.01	3,221,484.57	2,589,311.49
Workers Benevolent Association of Canada	595 Pritchard Avenue, Winnipeg, Manitoba	424,461.05	122,256.23	125,371.28	31,288.84
		$595,547,559.44	$71,946,704.50	$68,280,216.49	$38,206,082.97

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1947

NAME OF SOCIETY	Premiums (Including Dues)					Disbursements				
	Mortuary Funds	Sickness, Accident and Funeral Funds	General Expense Funds	Other Funds	Total	Mortuary Funds	Sickness, Accident and Funeral Funds	General Expense Funds	Other Funds	Total
Aid Associations for Lutherans	$ 6,499.12	$	$ 5,093.85	$ 184.71	$ 11,777.68	$ 1,089.28	$	$	$ 58.49	$ 1,147.77
Ancient Order of Foresters	.....	359.86	148.37	.....	508.23	.....	253.67	.....	.....	253.67
Ancient Order of United Workmen of the Canadian North-West	4,810.00	.....	.....	.....	4,810.00	4,000.00	.....	.....	.....	4,000.00
Associated Canadian Travellers, The	1,724.26	2,895.53	9,348.42	.....	13,968.21	780.00	2,094.27	.....	.....	2,874.27
Canadian National Railways Employees Medical Aid Society of Saskatchewan	.....	39,308.45	.....	.....	39,308.45	.....	33,945.74	.....	.....	33,945.74
Canadian Order of Foresters	18,122.18	690.01	1,284.51	246.00	20,342.70	12,835.50	767.35	.....	.....	13,602.85
Canadian Woodman of the World	120.02	.....	.....	46.91	166.93	(Combined)			1,150.00	1,150.00
Grand Council of the Catholic Mutual Benefit Association of Canada	105,913.89	1,540.99	6,502.25	.....	113,957.13	105,913.89	723.59	14,971.77	.....	121,609.25
Grand Orange Lodge of British America	3,637.53	.....	.....	.....	3,637.53	8,865.22	.....	.....	.....	8,865.22
Independent Mutual Benefit Federation	.....	4,741.07	2,147.24	.....	6,888.31	.....	4,075.26	.....	.....	4,075.26
Independent Order of Oddfellows, Manchester Unity	.....	221.81	255.30	36.70	513.81	.....	100.00	.....	.....	100.00
Independent Order of Foresters	8,825.41	301.00	.....	68.00	9,194.41	22,962.00	179.00	.....	.....	23,141.00
Knights of Columbus	25,752.45	.....	3,296.33	.....	29,048.78	4,500.00	.....	.....	.....	4,500.00
Lutheran Brotherhood	1,539.28	.....	699.07	9.47	2,247.82	300.50	.....	.....	4.66	305.16
Lutheran Mutual Aid Society	1,327.00	.....	.....	432.00	1,759.00	280.00	.....	.....	27.00	307.00
Maccabees, The	21,931.98	1,666.07	9,821.79	3,987.37	37,407.21	5,861.17	433.10	.....	373.21	6,667.48
Modern Woodmen of America	17,095.39	.....	3,027.14	8.24	20,130.77	8,321.00	.....	.....	.....	8,321.00
National Slovak Society of the U. States of America	1,973.27	.....	413.38	103.99	2,490.64	1,490.85	.....	.....	50.00	1,540.85
Order of United Commercial Travelers of America	.....	6,276.88	2,443.93	639.24	9,360.05	.....	3,616.43	.....	1,200.00	4,816.43
Polish Society for Brotherly Aid	.....	1,123.25	205.85	.....	1,329.10	.....	1,432.27	.....	.....	1,432.27
Sons of Norway	1,267.07	.....	568.65	23.52	1,859.24	319.53	.....	.....	.....	319.53
Woman's Benefit Association	6,338.36	.....	1,885.53	1,543.89	9,767.78	809.03	.....	.....	212.00	1,021.03
Workers Benevolent Association of Canada	7,427.63	3,468.70	2,202.07	3,293.65	16,392.05	1,078.25	3,513.60	.....	208.55	4,800.40
	$234,304.84	$ 62,593.62	$ 49,343.68	$ 10,623.69	$356,865.83	$179,406.22	$ 51,134.28	$ 14,971.77	$ 3,283.19	$248,796.18

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1947

NAME OF SOCIETY	At End of 1946	Additions		Deductions			At End of 1947
		New Issued	Other Additions	Ceased by Death and Matured	Ceased by Lapse and Surrender	Other Deductions	
Aid Association for Luthernas	$ 138,559.00	$ 247,750.00	$ 7,500.00	.....	$ 24,000.00	$ 5,500.00	$ 364,309.00
Ancient Order of United Workmen of the Canadian North-West	270,000.00	17,500.00	.....	$ 7,000.00	1,000.00	.....	279,500.00
Associated Canadian Travellers, The	371,936.00	161,563.40	2,570.00	1,650.00	57,573.20	.....	476,846.20
Canadian Order of Foresters	935,491.65	125,700.00	15,400.00	15,869.83	26,074.47	1,598.91	1,033,048.44
Canadian Woodmen of the World	11,841.00	.....	87.00	1,150.00	.....	.....	10,778.00
Grand Council of the Catholic Mutual Benefit Association of Canada	19,364.07	.....	.....	3,050.07	.....	.....	16,314.00
Grand Orange Lodge of British America	99,971.75	8,000.00	503.25	10,227.50	547.50	.....	97,700.00
Independent Order of Foresters	290,524.00	247,000.00	3,010.00	26,386.00	75,564.00	12,500.00	426,084.00
Knights of Columbus	905,237.00	180,500.00	62,700.00	7,500.00	45,500.00	58,400.00	1,037,037.00
Lutheran Brotherhood	72,000.00	20,000.00	.....	.....	.....	.....	92,000.00
Lutheran Mutual Aid Society	71,005.00	.....	36.00	1,000.00	.....	500.00	69,541.00
Maccabees, The	839,448.35	137,390.00	54,737.00	1,250.00	109,685.00	13,174.00	907,466.35
Modern Woodmen of America	560,680.00	2,000.00	24,187.00	7,500.00	1,000.00	33,602.00	544,765.00
National Slovak Society of the United States of America	147,932.29	9,919.86	1,500.00	1,461.33	3,800.00	500.00	153,590.82
Sons of Norway	54,500.00	.....	.....	.....	1,000.00	9,000.00	44,500.00
Woman's Benefit Association	256,282.15	15,500.00	.....	903.00	13,746.58	2,671.50	254,461.07
Workers Benevolent Association of Canada	288,850.00	161,600.00	1,800.00	2,300.00	27,650.00	8,150.00	414,150.00
	$5,333,622.26	$1,334,423.26	$ 174,030.25	$ 87,247.73	$ 387,140.75	$ 145,596.41	6,222,090.88

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1947

NAME OF SOCEITY	Number at End 1946	New Issued	Revived	Terminated by Death	Lapsed	Expired	Transferred	Number at End 1947
Ancient Order of Foresters	53	.....	.....	1	3	.....	.....	49
Associated Canadian Travellers, The	1,765	525	.....	10	286	.....	.....	1,984
Canadian National Railways Employees Medical Aid Society of Saskatchewan	1,435	324	.....	6	87	49	.....	1,617
Canadian Order of Foresters	185	1	4	3	5	.....	.....	182
Grand Council of the Catholic Mutual Benefit Association of Canada	.....	.....	.....	.....	.....	.....	.....	.....
Independent Mutual Benefit Federation	1,380	67	12	5	66	.....	20	1,368
Independent Order of Foresters	63	27	2	.....	27	.....	.....	65
Independent Order of Oddfellows, Manchester Unity	98	2	.....	1	9	.....	.....	90
Maccabees, The	182	98	66	.....	114	5	.....	227
Order of United Commercial Travellers of America	534	97	23	6	57	.....	3	588
Polish Society for Brotherly Aid	83	6	.....	2	2	.....	.....	85
Workers Benevolent Association of Canada	657	86	10	4	25	.....	6	718
	6,435	1,233	117	38	681	54	29	6,973

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1947

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premimus Earned %
JOINT STOCK:				
Acadia Fire Insurance Company	$ 8,108.00	$ 7,906.00	$ 4,309.00	% 54.49
Aetna Insurance Company	51,679.00	47,086.00	8,824.00	18.74
Agricultural Insurance Company	165.00	223.00	451.00	202.24
Alliance Assurance Company. Limited	23,488.00	20,199.00	5,692.00	.....
Alliance Insurance Company of Philadelphia	24,580.00	22,595.00	6,586.00	29.16
American Alliance Insurance Company	8,194.00	6,882.00	3,943.00	37.29
American Central Insurance Company	3,499.00	2,578.00	1,155.00	44.80
American Home Fire Assurance Company	29,024.22	3,537.13	5,549.60	156.90
American Insurance Company	17,998.86	15,098.61	5,702.29	37.77
Anglo-Scottish Insurance Company. Limited	11,735.00	7,703.00	1,273.00	16.53
Atlas Assurance Company. Limited	13,960.00	9,651.00	2,999.00	31.08
Baloise Fire Insurance Company. Limited	4,996.00	3,758.00	851.00	22.64
Baltimore American Insurance Company	(All re- insured)			
Beaver Fire Insurance Company	3,603.00	2,130.00	3,151.00	147.93
Bee Fire Insurance Company of Paris. France	10,119.00	5,947.00	7,036.00	118.31
Boston Insurance Company	27,326.00	23,542.18	9,135.00	38.80
British American Assurance Company	26,839.00	20,517.00	12,288.00	59.89
British Canadian Insurance Company	8,651.00	6,068.00	3,620.00	59.66
British Crown Assurance Corporation. Limited	16,583.04	15,727.13	5,983.20	38.04
British Empire Assurance Company	7,355.00	6,218.00	3,130.00	50.34
British and European Insurance Company. Limited	1,750.00	1,278.00	578.00	45.22
British General Insurance Company. Limited	4,374.00	3,190.00	1,447.00	45.36
British Law Insurance Company. Limited	787.00	1,842.00	11,639.00	368.14
British Northwestern Fire Insurance Company	11,055.37	2,534.70	3,988.79	157.37
British Traders' Insurance Company. Limited	17,004.00	15,245.00	11,436.00	75.01
Caledonian-American Insurance Company	4,470.00	4,328.00	2,454.00	56.70
Caledonian Insurance Company	21,129.00	19,298.00	9,741.00	50.48
California Insurance Company	1,750.00	1,287.00	578.00	44.91
Camden Fire Insurance Association	20,412.00	18,258.00	3,972.00	21.75
Canada Accident and Fire Assurance Company	9,624.00	7,023.00	3 179.00	45.26
Canada Security Assurance Company	15,500.00	13,815.00	10,792.00	78.12
Canadian Fire Insurance Company	82,949.00	66,204.00	36,260.00	54.77
Canadian General Insurance Company	23,260.00	17,452.00	7,031.00	40.28
Canadian Home Assurance Company	14,006.99	666.72	97.85	.....
Canadian Indemnity Company	26,376.00	16,984 00	27,681.00	162.98
Canadian Mercantile Insurance Company	103,348.00	77,196.00	74,869.00	96.98
Canadian Surety Company	9,915.00	10,853.00	4,736.00	43.64
Car and General Insurance Corporation. Limited	15,127.49	13,593.50	8,611.01	63.34
Casualty Company of Canada	6,382.00	5,849.00	2,688.00	45.95

Central Insurance Company. Limited	6,657.00	5,397.00	2,042.00	37.84
Century Insurance Company. Limited	8,842.00	5,385.00	1,588.00	29.49
Citizens Insurance Company of New Jersey	3,364.00	4,083 00	2,976.00	72.89
City of New York Insurance Company	(All re-	insured)		
Columbia Insurance Company of New York	2,703.00	2,636.00	1,436.00	54.48
Commercial Union Assurance Company. Limited	53,216.00	35,975.00	17,441.00	48.48
Connecticut Fire Insurance Company	18,485.00	16,860.00	6,069.00	36.00
Consolidated Fire and Casualty Insurance Company	10,703.00	6,087.00	3,540.00	58.16
Continental Insurance Company	44,046.43	29,801.43	12,122.17	40.68
Cornhill Insurance Company. Limited	11,336.40	8,889.14	10,410.02	117.11
Dominion of Canada General Insurance Company	19,494.00	16,144.00	10,451.00	64.73
Dominion Fire Insurance Company	23,816.00	21,031.00	9,668.00	45.86
Eagle Fire Company of New York	9,462.00	8,851.00	5,768.00	65.17
Eagle Star Insurance Company. Limited	54,354.08	43,451.91	23,987.02	55.20
Employers Liability Assurance Corporation. Limited	20,119.00	17,705.00	3,665.00	20.70
Ensign Insurance Company	6,141.00	6,827.00	317.00	4.64
Equitable Fire and Marine Insurance Company	3,697.00	3,372.00	1,214.00	36.00
Eureka Security. Fire and Marine Insurance Company	34,946.00	26,865.00	17,032.00	63.40
Federal Fire Insurance Company of Canada	14,474.00	16,236.00	4,908.00	30.22
Federal Insurance Company	3.00	1.00	.....	.....
Fidelity-Phenix Fire Insurance Company of New York	23,095.32	16,380.78	18,679.02	114.03
Fire Association of Philadelphia	13,637.58	11,245.09	10,931.42	97.21
Fire Insurance Company of Canada	12,315.00	4,698.00	1,458.00	31.03
Fireman's Fund Insurance Company	5,583.00	1,298.41	2,630.00	202.62
Firemen's Insurance Company of Newark	27,035.00	19,308.00	10,960.00	56.76
First National Insurance Company of America	(All re-	insured)		
Franklin Fire Insurance Company of Philadelphia	(All re-	insured)		
General Accident Assurance Company of Canada	16,529.00	9,095.00	10,239.00	112.58
General Accident. Fire and Life Assurance Corporation. Limited	24,553.00	23,098.00	9,314.00	40.32
General Insurance Company of America	84,325.00	85,410.00	14,042.00	16.44
General Security Insurance Company of Canada	4,585.00	2,296.00	2,346.00	102.18
Gibraltar Fire and Marine Insurance Company	(All re-	insured)		
Girard Fire and Marine Insurance Company	11,874.00	9,709.00	12,409.00	127 81
Glen Falls Insurance Company	21,847.40	19,892.42	11,740.98	59.00
Globe Indemnity Company of Canada	8,321.00	6,734.00	2,552.00	37.90
Grain Insurance and Guarantee Company	173,537.00	205,594.00	26,394.00	12 84
Granite State Fire Insurance Company	17,068.00	15,776.00	7,746.00	49.08
Great America Insurance Company	65,951.00	64,302.00	31,387.00	48.81
Guardian Assurance Company. Limited. of London. England	28,010.00	24,289.00	21,484.00	84.51
Guardian Insurance Company of Canada	5,295.00	4,915.00	1,375.00	27.98
Guildhall Insurance Company. Limited	5,090.00	4,348.00	2,466.00	56.72
Halifax Insurance Company	33,415.00	38,415.00	22,950.00	59.74
Hartford Fire Insurance Company	46,995.00	39,277.00	8,815.00	22.44
Helvetia Swiss Fire Insurance Company. Limited	3,201.00	2,707.00	73.00	2.69
Home Assurance Company of Canada	58,502.47	42,721.15	23,384.44	54.73
Home Insurance Company	213,865.00	209,804.00	117,507.00	56.00
Homestead Fire Insurance Company	(All re-	insured)		
Hudson Bay Insurance Company	10,412.00	8,426.00	3,194.00	37.91

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1947—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Imperial Assurance Company	$ 5,405.00	$ 5,271.00	$ 2,872.00	54.49
Imperial Guarantee and Accident Insurance Company of Canada	6,905.00	5,959.00	201.00	3.37
Imperial Insurance Office	5,677.11	2,110.58	2,897.14	137.27
Insurance Company of North America	108,351.00	89,115.00	83,042.00	93.19
Law Union and Rock Insurance Company. Limited	44,482.00	32,535.00	16,024.00	49.25
Legal and General Assurance Society. Limited	10,189.00	3,148.00	2,130.00	67.66
Liverpool and London and Globe Insurance Company. Limited	73,835.00	64,477.00	38,542.00	59.77
Liverpool-Manitoba Assurance Company	13,314.00	10,774.00	4,084.00	37.91
Local Government Guarantee Society. Limited	(All re-	insured)		
London Assurance. The	28,726.00	26,104.00	17,121.00	65.59
London-Canada Insurance Company	9,384.00	4,709.00	532.00	11.29
London and County Insurance Company. Limited	11,772.19	12,342.46	2,892.59	23.44
London Guarantee and Accident Company. Limited	5,405.00	5,271.00	2,872.00	54.49
London and Lancashire Guarantee and Accident Company. of Canada	3,807.00	2,971.00	1,312.00	44.16
London and Lancashire Insurance Company. Limited	85,933.00	79,776.00	32,872.00	41.21
London and Scottish Assurance Corporation. Limited	5,086.00	4,501.00	46.00	1.02
Lumbermen's Insurance Company	31,909.00	27,564.00	11,494.00	41.70
Mercantile Insurance Company	5,602.00	4,550.00	444.00	9.76
Merchants and Manufacturers Insurance Company of New York	17,633.00	13,623.00	12,497.00	91.73
Merchants Marine Insurance Company. Limited	6,768.00	7,962.00	2,063.00	25.91
Merchants and Traders Assurance Company	(All re-	insured)		
Mercury Insurance Company	9,947.00	10,857.00	1,359.00	12.00
Michigan Fire and Marine Insurance Company	10,416.00	8,991.00	4,878.00	54.25
Milwaukee Mechanics' Insurance Company	79,790.21	152,377.96	133,406.79	87.55
Monument Insurance Company. Limited	5,140.45	3,235.90	247.86	7.66
Motor Union Insurance Company. Limited	7,563.74	6,796.75	4,305.51	63.34
National- Ben Franklin Fire Insurance Company	38,989.00	31,335.00	16,299.00	52.02
National Fire Insurance Company of Hartford	11,074.00	6,059.00	1,281.00	21.10
National Liberty Insurance Company of America	(All re-	insured)		
National-Liverpool Insurance Company	6,657.00	5,388.00	2,042.00	37.90
National Provincial Insurance Company. Limited	7,563.74	6,796.74	4,305.50	63.34
New Brunswick Fire Insurance Company	(All re-	insured)		
New England Fire Insurance Company	2,604.00	2,249.00	1,219.00	54.20
New Hampshire Fire Insurance Company	15,444.00	20,211.00	12,666.00	62.67
New York Underwriters Insurance Company	4,854.00	2,620.00	1,690.00	64.50
New Zealand Insurance Company. Limited	4,648.00	4,429.00	2,281.00	51.50
Newark Fire Insurance Company	7,158.00	5,792.00	2,196.00	37.91
Niagara Fire Insurance Company	12,936.21	8,483.18	4,955.80	58.41
North British and Mercantile Insurance Company. Limited	31,872.06	30,054.38	7,643.90	25.43

North Empire Fire Insurance Company	5,405.00	5,271.00	2,872.00	54.49
North River Insurance Company	9,993.00	7,862.00	5,994.00	76.24
North West Fire Insurance Company	3,499.00	2,552.00	1,155.00	45.25
Northern Assurance Company. Limited	23,882.00	18,728.00	10,745.00	57.37
Northwestern National Insurance Company	18,766.00	14,601.00	17,244.00	118.10
Norwich Union Fire Insurance Society. Limited	50,504.00	51,615.00	36,480.00	70.68
Occidental Fire Insurance Company	8,192.30	9,149.32	3,701.50	40.46
Ocean Accident and Guarantee Corporation. Limited	9,624.00	7,034.00	3,179.00	45.19
Pacific Coast Fire Insurance Company	4,185.00	3,746.00	748.00	19.97
Pacific Fire Insurance Company	4,699.00	3,162.00	2,656.00	84.00
Palatine Insurance Company. Limited	10,498.00	7,655.00	3,470.00	45.32
Patriotic Assurance Company. Limited	11,957.42	16,311.83	18,028.35	110.52
Pearl Assurance Company. Limited	50,741.00	45,072.00	29,297.00	65.00
Philadelphia Fire and Marine Insurance Company	11,830.00	15,245.00	27,905.00	189.60
Phoenix Assurance Company. Limited	44,265.00	41,257.00	33,617.00	81.48
Phoenix Insurance Company of Hartford	41,824.00	37,371.00	21,472.00	57.46
Pioneer Insurance Company	5,857.00	4,739.00	1,796.00	37.90
Planet Assurance Company. Limited	9,028.60	9,590.13	6,132.52	63.95
Pool Insurance Company	60,770.00	58,948.00	20,776.00	35.24
Providence Washington Insurance Company	12,841.00	9,557.00	6,154.00	64.39
Provincial Insurance Company. Limited	14,047.96	10,541.32	6,257.12	59.36
Prudential Assurance Company. Limited	49,722.00	45,468.00	22,625.00	49.77
Quebec Fire Assurance Company	8,489.00	6,906.00	5,462.00	79.10
Queen Insurance Company of America	31,400.00	24,228.00	9,182.00	37.90
Railway Passengers Assurance Company	6,262.79	4,346.59	3,755.37	86.40
Reliance Insurance Company of Canada	9,320.00	8,501.00	3,060.00	36.00
Royal Exchange Assurance	110,658.05	96,918.59	51,297.81	52.92
Royal Insurance Company. Limited	97,050.00	80,897.00	26,118.00	32.29
Royal Plate Glass and General Insurance Company of Canada	(All re-	insured)		
Royal Scottish Insurance Company. Limited	5,708.00	10,028.00	1,145.00	11.41
Saint Paul Fire and Marine Insurance Company	32,020.00	30,395.00	14,448.00	47.00
Scottish Canadian Assurance Corporation	11,067.00	8,625.00	9,512.00	110.28
Scottish Metropolitan Assurance Company. Limited	4,685.00	4,908.00	89.00	1.81
Scottish Union and National Insurance Company	6,778.00	8,484.00	96.00	1.13
Sea Insurance Company. Limited	13,391.00	14,923.00	3,656.00	24.49
Security Insurance Company of New Haven. Connecticut	10,738.19	6,916.32	6,014.66	86.96
Security National Insurance Company	2,763.85	2,621.18	997.20	38.04
Sentinel Fire Insurance Company	2,604.00	2,248.00	1,219.00	54.23
South British Insurance Company. Limited	14,973.00	12,649.00	4,355.00	34.40
Springfield Fire and Marine Insurance Company	114,707.00	97,601.00	54,483.00	55.82
Standard Insurance Company of New York	612.00	228.00	.....	.....
Stanstead and Sherbrooke Insurance Company	34,732.00	29,022.00	23,981.00	82.63
State Assurance Company. Limited	7,563.74	6,796.75	4,305.51	63.34
Sun Insurance Office. Limited	43,637.92	42,624.84	18,621.28	43.69
Switzerland General Insurance Company. Limited	10,717.00	8,757.00	6,368.00	72.72
Toronto General Insurance Company	19,031.00	14,279.00	5,753.00	40.29
Transcontinental Insurance Company	33,404.00	21,095.00	11,056.00	52.40
Travelers Fire Insurance Company	6,281.22	7,181.39	3,259.58	45.39

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1947—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Union Assurance Society. Limited	$ 16,622.00	$ 12,153.00	$ 5,495.00	45.21
Union Insurance Society of Canton. Limited	29,149.00	26,133.00	19,608.00	75.03
Union Marine and General Insurance Company. Limited	5,405.00	5,271.00	2,872.00	54.49
United British Insurance Company. Limited	(All Re-	insured)		
United Firemen's Insurance Company	2,703.00	2,636.00	1,436.00	54.48
Wellington Fire Insurance Company	12,655.00	10,521.00	10,693.00	101.63
Westchester Fire Insurance Company	11,400.00	12,131.00	6,705.00	55.27
Western Assurance Company	13,254.00	7,866.00	3,948.00	50.19
Western Union Insurance Company	81,908.31	70,223.38	29,396.00	41.86
World Fire and Marine Insurance Company	19,821.00	16,712.00	3,821.00	.....
Yorkshire Insurance Company. Limited	16,209.00	14,935.00	7,984.00	53.46
LLOYD'S:				
Non-Marine Underwriters. Member of Lloyd's. London. England	103,673.00	89,323.00	37,567.00	42.06
RECIPROCAL EXCHANGES:				
Affiliated Underwriters	292.98	273.83	148.11	54.09
American Exchange Underwriters	2,025.65	1,845.93	103.66	0.56
British and Canadian Underwriters of the Norwich Union Fire Insurance Society. Limited				
Canadian Reciprocal Underwriters	717.28	563.63	48.73	8.64
Canners Exchange Subscribers of Warner Inter-Insurance Bureau	11,248.20	9,429.94	.....	.....
Fireproof-Sprinklered Underwriters	739.40	390.78	99.21	25.39
Individual Underwriters	3,475.50	3,750.51	1,042.20	37.39
Lumbermen's Underwriting Alliance	25,143.11	21,912.85	.....	.....
Metropolitan Inter-Insurers	1,953.08	2,251.65	123.14	5.47
New York Reciprocal Underwriters	3,402.88	2,902.19	190.50	6.56
Retail Lumbermen's Inter-Insurance Exchange	42,434.81	34,248.89	729.63	2.13
Warner Reciprocal Insurers	.....	3,359.97	20,855.52	620.70
MUTUALS (Extra-Provincial):				
Retail Lumbermen's Mutual Fire Insurance Company	4,489.00	4,489.00	.....	.....
Saskatchewan Mutual Fire Insurance Company	92,314.68	73,048.08	27,554.51	37.72
OTHER MUTUALS:				
Central Manufacturer's Mutual Insurance Company	1,476.99	727.12	.....	.....
Gore District Mutual Fire Insurance Company	37,244.00	34,258.00	14,905.00	43.51
Hardware Dealer Mutual Fire Insurance Company	81,806.65	63,018.20	16,816.87	26.69
Manufacturers Mutual Fire Insurance Company	5,728.94	4,292.04	39.08	.91
Mill Owners Mutual Fire Insurance	26,078.00	25,852.00	13,355.00	51.66
Mutual Implement and Hardware Insurance Company	84,727.00	68,447.41	19,451.43	28.42
National Retailers Mutual Insurance Company	2,790.00	4,169.00	3,498.00	83.90
Northwestern Mutual Fire Association	74,028.00	79,471.00	42,907.00	53.99
Portage la Prairie Mutual Insurance Company	151,100.86	117,522.90	71,753.30	61.05

United Mutual Fire Insurance Company	16,496.00	14,613.00	3,920.00	26.82
Wawanesa Mutual Insurance Company	343,190.00	278,099.00	118,857.00	42.74
The Alberta Government Insurance Office (Statue of Legislature)	233,908.96	201,100.31	90,995.25	45.20
	$5,345,200.62	$4,609,240.20	$2,346,278.31	50.90%

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1947

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Aetna Insurance Company	$	$	$	....%
Agricultural Insurance Company	.....	.....	**136.00**	.....
Alliance Insurance Company of Philadelphia	2,432.00	2,200.00	1,285.00	58.41
American Alliance Insurance Company	3,309.00	2,422.00	1,257.00	51.90
American Automobile Fire Insurance Company	3,065.00	3,439.00	260.00	7.56
American Automobile Insurance Company	3,600.00	4,038.00	9,029.00	222.49
Anglo-Scottish Insurance Company, Limited	6,427.00	4,373.00	1,603.00	36.66
Arex Indemnity Company	343.48	307.60	317.00	103.06
Atlas Assurance Company Limited	4,773.00	6,209.00	1,777.00	28.62
British America Assurance Company	21,371.00	18,323.00	23,217.00	126.71
British Canadian Insurance Company	40,457.00	26,500.00	21,244.00	80.17
British Empire Assurance Company	16,659.00	15,001.00	7,222.00	48.14
British General Insurance Company, Limited	3,224.00	2,503.00	2,481.00	99.12
British Law Insurance Company, Limited	968.00	735.00	1,845.00	251.02
British Traders' Insurance Company, Limited	25,243.00	16,969.00	4,987.00	29.39
Caledonian Insurance Company	8,289.00	7,621.00	4,238.00	55.61
Camden Fire Insurance Association	15,415.00	12,504.00	9,784.00	78.25
Canada Accident and Fire Assurance Company	9,268.00	7,198.00	7,135.00	99.12
Canada West Insurance Company	54,949.34	18,638.82	8,812.69	47.30
Canada Security Assurance Company	16,779.00	21,712.00	27,037.00	124.53
Canadian Fire Insurance Company	33,569.00	27,428.00	9,659.00	35.21
Canadian General Insurance Company	28,504.00	21,339.00	19,665.00	92.15
Canadian Home Assurance Company				
Canadian Indemnity Company	32,775.00	26,627.00	10,872.00	40.83
Canadian Mercantile Insurance Company	83,586.00	45,713.00	46,051.00	100.74
Canadian Surety Company	75,533.00	61,336.00	50,719.00	82.69
Car and General Insurance Corporation, Limited	17,415.98	13,067.81	3,955.52	30.26
Casualty Company of Canada	25,658.00	24,248.00	18,978.00	78.26
Central Insurance Company Limited				
Century Insurance Company, Limited	6,300.00	4,286.00	1,603.00	37.40
Commercial Casualty Insurance Company	21,863.93	29,676.44	2,196.64	7.40
Commercial Union Assurance Company Limited	5,239.00	4,108.00	4,030.00	98.10
Consolidated Fire and Casualty Insurance Company	522.00	808.00	**52.00**	**6.43**
Continental Insurance Company	1,163.15	609.14	550.00	90.29
Cornhill Insurance Company, Limited	3,021.89	2,466.70	1,637.98	66.40
Continental Casualty Company	3,306.00	3,638.00	6,933.41	190.58
Dominion of Canada General Insurance Company	65,156.00	51,681.00	34,879.00	67.48
Dominion Fire Insurance Company	16,994.00	13,605.00	7,348.00	54.01
Eagle Fire Company of New York	15,843.00	12,835.00	11,825.00	92.13
Employers' Liability Assurance Corporation, Limited	43,262.00	39,912.00	18,692.00	46.83
Eureka Security Fire and Marine Insurance Company	8.00	4.00	.....	.....

Federal Fire Insurance Company of Canada	$ 39,922.00	$ 32,082.00	$ 18,522.00	57.73
Federal Insurance Company	.....	.....	.....	.....
Fidelity Insurance Company of Canada	1,954.00	1,814.00	513.00	28.28
Fidelity and Casualty Company of New York	2,440.82	1,274.10	162.75	12.77
Fidelity-Phenix Fire Insurance Company of New York	1,629.75	4,375.23	**504.61**	.....
Fireman's Fund Insurance Company	(All re-insured)			
First National Insurance Company of America	(All re-insured)			
Franklin Fire Insurance Company	(All re-insured)			
General Accident Assurance Company of Canada	48,189.00	49,393.00	29,025.00	59.13
General Accident Fire and Life Assurance Corporation, Limited	22,451.00	17,491.00	12,887.00	73.68
General Casualty Company of America	43,429.00	37,495.00	17,515.00	46.71
General Exchange Insurance Corporation	94,513.00	64,694.00	44,054.00	68.10
General Insurance Company of America	45,255.00	38,037.00	20,162.00	53.00
General Security Insurance Company of Canada	2,918.00	2,397.00	808.00	33.71
Gibraltar Fire and Marine Insurance Company	(All re-insured)			
Glen Falls Insurance Company	57,393.65	58,159.00	41,634.85	71.6
Globe Indemnity Company of Canada	35,614.00	29,729.00	24,580.00	82.68
Great American Indemnity Company	30,024.00	28,549.00	14,649.00	51.31
Great American Insurance Company	26,607.00	20,391.00	8,983.00	44.05
Guardian Assurance Company of London, England	1,145.00	1,125.00	592.00	52.62
Guardian Insurance Company of Canada	140,498.00	110,898.00	110,734.00	99.85
Guildhall Insurance Company, Limited	2,160.00	1,838.00	329.00	17.90
Halifax Insurance Company	31,069.00	62,075.00	53,663.00	86.45
Hartford Accident and Indemnity Company	11,249.00	8,857.00	1,386.00	15.65
Hartford Fire Insurance Company	2,371.00	1,860.00	814.00	43.76
Home Assurance Company of Canada	166,071.74	135,375.27	75,435.91	55.72
Home Insurance Company of New York	37,325.00	33,316.00	23,801.00	71.44
Homestead Fire Insurance Company	(All re-insured)			
Hudson Bay Insurance Company	(All re-insured)			
Imperial Guarantee and Accident Insurance Company of Canada	10,269.00	10,149.00	**4,366.00**	.....
Imperial Insurance Office	1,204.67	1,001.42	.....	.....
Indemnity Insurance Company of North America	3,930.00	4,011.00	4,571.00	113.96
Insurance Company of North America	1,827.00	2,228.00	2,060.00	92.46
Law Union and Rock Insurance Company, Limited	3,106.00	2,144.00	**182.00**	.....
Legal and General Assurance Society Limited	.....	.....	.....	.....
Liverpool and London and Globe Insurance Company, Limited	20,374.00	16,981.00	11,667.00	68.70
Liverpool-Manitoba Assurance Company	4,025.00	3,356.00	2,298.00	68.47
London Assurance, The	2,386.00	1,895.00	907.00	47.86
London-Canada Insurance Company	8,162.00	5,321.00	2,026.00	35.07
London and County Insurance Company, Limited	8,739.77	7,333.65	4,306.86	58.73
London Guarantee and Accident Company Limited	11,426.00	13,945.00	20,164.00	144.60
London and Edinburgh Insurance Company, Limited	390.00	486.26	2,360.00	485.33
London and Lancashire Guarantee and Accident Company of Canada	13,390.00	9,094.00	6,170.00	67.85
London and Lancashire Insurance Company, Limited	2,713.00	2,509.00	2,888.00	151.06
London and Scottish Assurance Corporation, Limited	2,316.00	2,059.00	2,038.00	98.98
Maryland Casualty Company	3,882.00	2,943.00	19,124.00	649.81
Merchants' Marine Insurance Company, Limited	773.00	905.00	804.00	88.84
Merchants and Traders Assurance Company	(All re-insured)			
Mercury Insurance Company	10,900.00	6,526.00	1,257.00	19.00
Metropolitan Casualty Insurance Company	52,627.00	40,865.00	8,514.00	20.83
Milwaukee Mechanics' Insurance Company	35,434.44	56,714.07	57,926.57	102.14
Motor Union Insurance Company, Limited	20,980.29	17,439.88	10,738.95	61.57

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1947—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
National Fire Insurance Company of Hartford	$ 83.00	$ 43.00	.....	.....
National-Ben Franklin Fire Insurance Company	33,194.00	22,870.00	$10 631 00	46.48
National Liberty Insurance Company	(All re-insured)			
National Liverpool Insurance Company	(All re-insured)			
New Brunswick Fire Insurance Company	(All re-insured)			
New Zealand Insurance Company Limited	1,124.00	840.00	1,304.00	155.24
Newark Fire Insurance Company	4,077.00	3,388.00	2,504.00	73.91
Niagara Fire Insurance Company	599.38	880.90	305.00	34.62
North British and Mercantile Insurance Company, Limited	7,368.97	5,604.11	3,235.06	57.73
Northern Assurance Company, Limited	12,746.00	11,425.00	6,977.00	61.06
Northwest Casualty Company	13,757.00	11,742.00	4,865.00	41.43
Northwestern National Insurance Company	2,787.00	2,177.00	860.00	39.50
Norwich Union Fire Insurance Society, Limited	47,493.00	44,896.00	36,217.00	80.67
Occidental Fire Insurance Company	3,553.10	2,790.62	1,383.18	49.57
Ocean Accident and Guarantee Corporation, Limited	18,134.00	14,091.00	13,958.00	99.06
Pacific Coast Fire Insurance Company	6,173.00	4,198.00	1,603.00	38.18
Palatine Insurance Company, Limited	2,015.00	1,565.00	1,551.00	99.10
Patriotic Assurance Company, Limited	9,074.44	8,411.89	2,717.46	32.30
Pearl Assurance Company, Limited	58,576.00	51,047.00	42,678.00	83.60
Phoenix Assurance Company, Limited	4,715.00	9,680.00	12,308.00	127.15
Pioneer Insurance Company	(All re-insured)			
Provincial Insurance Company, Limited	26.20	23.46	.....	.....
Prudential Assurance Company, Limited	36,540.00	34,514.00	20,550.00	59.54
Queen Insurance Company of America	4,892.00	4,064.00	3,005.00	73.94
Railway Passengers Assurance Company	13,086.05	10,913.50	3,225.75	29.56
Royal Exchange Assurance	2,059.16	1,752.92	1,113.26	63.50
Royal Insurance Company, Limited	46,301.00	38,705.00	25,435.00	65.72
Royal Plate Glass and General Insurance Company of Canada	(All re-insured)			
St. Paul Fire and Marine Insurance Company	10,080.00	7,204.00	4,436.00	61.00
St. Paul Mercury Indemnity Company	9,657.00	7,272.00	4,436.00	61.00
Scottish Canadian Assurance Corporation	2,316.00	1,181.00	225.00	19.05
Scottish Metropolitan Assurance Company, Limited	4,918.00	3,231.00	1,272.00	39.37
Scottish Union and National Insurance Company	1,223.00	673.00	440.00	.....
Service Fire Insurance Company of New York	31,457.00	17,167.00	18,929.00	110.26
South British Insurance Company, Limited	(All re-insured)			
Standard Insurance Company of New York	.....	.....	.....	.....
Sun Insurance Office Limited	7,443.53	6,228.21	6,718.61	107.87

Toronto General Insurance Company	23,321.00	17,458.00	16,090.00	92.16
Transcontinental Insurance Company	16,003.00	8,468.00	8,998.00	106.20
Travelers Fire Insurance Company	1,330.05	1,210.40	3,482.24	287.69
Travelers Indemnity Company	7,100.40	7,121.12	2,245.09	31.53
Travelers Insurance Company	.....	.....	.....	.....
Union Insurance Society, Limited	2,418.00	1,877.00	1,861.00	99.14
Union Insurance Society of Canton, Limited	46,880.00	31,515.00	9,263.00	29.39
Union Marine and General Insurance Company, Limited	9,928.00	8,583.00	1,909.00	22.24
United British Insurance Company, Limited	(All re-insured)			
United National Indemnity Company	9,902.00	5,146.00	4,018.08	78.08
United States Fidelity and Guaranty Company	25,319 00	24,102 00	37,868.00	157.12
United States Guarantee Company	.....	.....	.....	.....
Wellington Fire Insurance Company	1,148.00	885.00	.....	.....
Western Assurance Company	44,664.00	36,723.00	38,622.00	105.17
Western Union Insurance Company	170,117.93	151,221.47	85,074.04	56.26
World Fire and Marine Insurance Company	.....	.....	.....	.....
Yorkshire Insurance Company, Limited	16,943.00	14,535.00	6,790.00	46.71
Zurich General Accident and Liability Insurance Company, Limited	16,581.00	11,331.00	8,328.00	73.70
LLOYD'S:				
Non-Marine Underwriters, Member of Lloyd's, London, England.	78,797.00	69,050.00	45,199.00	65.46
RECIPROCAL EXCHANGES:				
Affiliated Underwriters	.....	.....	.....	.....
MUTUALS (Extra-Provincial):				
Saskatchewan Mutual Fire Insurance Company	109,687.19	84,722.16	53,352.73	62.97
OTHER MUTUALS:				
Economical Mutual Fire Insurance Company	7,135.00	5,716.00	2,350.00	41.11
Gore District Mutual Fire Insurance Company	12,153.00	9,139.00	3,963.00	43.36
Hardware Dealers Mutual Fire Insurance Company	6,817.70	6,252.86	416.80	6.67
Liberty Mutual Insurance Company	119.00	258.00	.....	.....
Lumbermen's Mutual Casualty Company	4,849.00	4,066.00	2,765.00	68.00
Mutual Implement and Hardware Insurance Company	6,818.00	6,385.93	416.80	13.21
National Retailers Mutual Insurance Company	69.00	507.00	144.00	28.40
Northwestern Mutual Fire Association	.....	.....	.....	.....
United Mutual Fire Insurance Company	.....	15.00	.....	.....
Wawanesa Mutual Insurance Company	130,356.00	105,980.00	49,766.00	46.96
	$2,923,301.00	$2,444,058.94	$1,657,932.23	67.84%

Figures in black denote red ink figures.

Edmonton, June 15th, 1948.

E. R. HUGHES
Superintendent of Insurance.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1947

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Aetna Insurance Company	$	$	$	$	$	$	$	$ .....
Aetna Life Insurance Company	14,713.79	5,092.29	(Com	bined)	.....	.....	.....	.....
Alberta Life and Accident Insurance Company, Limited	7,392.35	3,071.57	(Com	bined)	.....	.....	.....	.....
Alliance Assurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
Anglo-Scottish Insurance Company, Limited	35.00	.....	.....	.....	154.00	.....	10.00	.....
Arex Indemnity Company	.....	.....	.....	.....	.....	.....	.....	.....
Atlas Assurance Company, Limited	.....	1,222.00	.....	.....	.....	.....	.....	.....
Aviation and General Insurance Company, Limited	4.35	.....	.....	.....	.....	.....	.....	.....
British America Assurance Company	2,402.00	5,101.00	1,712.00	320.00	6,605.00	1,558.00	1,683.00	*1,066.00*
British Aviation Insurance Company, Limited	1,399.00	.....	.....	.....	.....	.....	.....	.....
British Canadian Insurance Company	841.00	237.00	474.00	.....	4,190.00	290.00	142.00	.....
British Empire Assurance Company	1,655.00	4,028.00	1,207.00	364.00	1,405.00	395.00	131.00	.....
British Northwestern Fire Insurance Company	836.26	25.00	605.18	173.53	219.88	.....	.....	.....
Canada Accident and Fire Assurance Company	574.00	*147.00*	254.00	124.00	495.00	.....	1,916.00	.....
Canada Health and Accident Assurance Corporation	703.41	.....	(Com	bined)	.....	.....	.....	.....
Canada Security Assurance Company	564.00	.....	7.00	.....	1,332.00	*1,536.00*	3,200.00	*123.00*
Canadian Fire Insurance Company	1,639.00	183.00	.....	.....	3,297.00	188.00	5,858.00	2,827.00
Canadian General Insurance Company	613.00	161.00	75.00	.....	10,963.00	607.00	8,338.00	*454.00*
Canadian Home Assurance Company	.....	.....	.....	.....	5.40	.....	.....	.....
Canadian Indemnity Company	3,507.00	661.00	2,872.00	881.00	10,964.00	443.00	23,116.00	310.00
Canadian Mercantile Insurance Company	.....	1,033.00	.....	.....	411.00	.....	.....	.....
Canadian Surety Company	67.00	.....	.....	.....	11,178.00	2,394.00	23,695.00	16.00
Car and General Insurance Corporation, Limited	189.68	.....	.....	.....	1,062.40	419.08	.....	.....
Casualty Company of Canada	3,401.00	2,074.00	(Com	bined)	1,085.00	30.00	425.00	.....
Century Insurance Company, Limited	50.00	.....	.....	.....	876.00	370.00	17.00	.....
Commercial Casualty Insurance Company	1,827.16	85.61	(Com	bined)	9,690.97	10,985.65	3,829.14	*50.00*
Commercial Union Assurance Company, Limited	679.00	20.00	241.00	209.00	4,655.00	665.00	.....	.....
Confederation Life Association	19,240.00	12,781.00	(Com	bined)	.....	.....	.....	.....
Consolidated Fire and Casualty Insurance Company	21.00	*100.00*	.....	.....	150.00	1,333.00	85.00	.....
Continental Casualty Company	98,482.33	39,601.16	214,643.79	80,932.99	230.28	.....	.....	.....
Dominion of Canada General Insurance Company	30,471.00	6,663.00	(Com	bined)	6,940.00	1,470.00	2,892.00	.....
Dominion Fire Insurance Company	.....	.....	.....	.....	656.00	.....	202.00	.....
Employers' Liability Assurance Corporation, Limited	7,970.00	1,872.00	7,405.00	3,154.00	4,752.00	144.00	2,688.00	1,114.00

Federal Fire Insurance Company of Canada	401.00	111.00	.....	.....	149.90	1,333.33	85.00	.....
Fidelity and Casualty Company of New York	16.75	.....	.....	.....	.....	.....	.....	.....
Fidelity Insurance Company of Canada	145.00	12.00	.....	.....	4,574.00	3,956.00	1,758.00	.....
General Accident Assurance Company of Canada	3,839.00	745.00	(Combined)		27,340.00	161.00	8,890.00	907.00
General Accident Fire and Life Assurance Corporation, Ltd.	1,045.00	99.00	(Combined)		2,010.00	1,816.00	.....	.....
General Casualty Company of America	2,431.00	945.00	.....	.....	13,518.00	1,706.00	2,856.00	.....
General Security Insurance Company of Canada	15.00	.....	.....	.....	834.00	.....	.....	.....
Globe Indemnity Company of Canada	2,291.00	445.00	1,436.00	42.00	8,228.00	822.00	3,380.00	*78.00*
Grain Insurance and Guarantee Company	.....	.....	.....	.....	.....	.....	13,457.00	4,156.00
Great American Indemnity Company	34.00	40.00	.....	.....	.....	.....	68.00	.....
Great West Life Assurance Company	46,288.00	32,524.00	(Combined)		.....	.....	.....	.....
Guarantee Company of North America	.....	.....	.....	.....	.....	.....	2,035.00	.....
Guardian Assurance Company of London, England	17.00	.....	.....	.....	.....	.....	130.00	.....
Guardian Insurance Company of Canada	984.00	893.00	394.00	.....	2,336.00	81.00	1,113.00	1,085.00
Guildhall Insurance Company, Limited	340.00	*17.00*	98.00	.....	25.00	.....	.....	.....
Halifax Insurance Company	8,847.00	1,492.00	(Combined)		12,864.00	5,373.00	2,681.00	.....
Hartford Accident and Indemnity Company	11.00	.....	.....	.....	982.00	1,874.00	171.00	.....
Home Assurance Company of Canada	37,503.18	11,930.25	(Combined)		.....	.....	.....	.....
Hudson Bay Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Guarantee and Accident Insurance Co. of Canada	7,630.00	1,842.00	(Combined)		15.00	.....	1,408.00	*176.00*
Imperial Insurance Office	64.17	22.00	.....	.....	78.62	.....	.....	.....
Indemnity Insurance Company of North America	1,620.00	.....	9.00	.....	15,514.00	9,451.00	2,961.00	15.00
Law Union and Rock Insurance Company, Limited	302.00	.....	.....	.....	1,108.00	.....	66.00	.....
Legal and General Assurance Society, Limited	.....	.....	.....	.....	121.00	.....	.....	.....
Liverpool and London and Globe Insurance Co., Limited	255.00	49.00	159.00	3.00	914.00	89.00	375.00	*9.00*
London Assurance, The	329.00	.....	69.00	.....	510.00	.....	.....	.....
London Guarantee and Accident Company, Limited	5,932.00	822.00	576.00	23.00	262.00	20.00	2,021.00	*20.00*
London Life Insurance Company	226,920.00	140.666.00	(Combined)		.....	.....	.....	.....
London & Lancashire Guarantee & Accident Co. of Canada	742.00	277.00	500.00	80.00	1,482.00	.....	237.00	.....
London and Scottish Assurance Corporation, Limited	.....	.....	.....	.....	5.00	.....	.....	.....
Maryland Casualty Company	177.00	.....	(Combined)		79.00	859.00	44.00	.....
Merchants and Traders Assurance Company	.....	.....	.....	.....	.....	.....	200.28	.....
Metropolitan Casualty Insurance Company	1,448.00	358.00	.....	.....	12,582.00	*1,810.00*	3,473.00	425.00
Metropolitan Life Insurance Company	48,866.00	27,226.00	(Combined)		.....	.....	.....	.....
Motor Union Insurance Company, Limited	37.16	.....	.....	.....	.....	.....	.....	.....
New Zealand Insurance Company, Limited	.....	.....	.....	.....	18.00	.....	.....	.....
North British and Mercantile Insurance Company, Limited	14,722.82	14,004.64	(Combined)		736.04	.....	26.85	.....
Northern Assurance Company, Limited	253.00	.....	12.00	.....	885.00	*80.00*	268.00	.....
Northwest Casualty Company	316.00	.....	.....	.....	1,201.00	120.00	.....	.....
Norwich Union Fire Insurance Society, Limited	962.00	44.00	92.00	.....	6,286.00	801.00	2,408.00	364.00
Ocean Accident and Guarantee Corporation, Limited	1,332.00	*79.00*	221.00	.....	311.00	*943.00*	191.00	*54.00*
Occidental Fire Insurance Company	.....	.....	.....	.....	237.61	.....	.....	.....
Occidental Life Insurance Company of California	2,861.00	1,387.00	(Combined)		.....	.....	.....	.....
Pearl Assurance Company, Limited	520.00	.....	.....	.....	3,785.00	62.00	3,006.00	.....

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1947—Continued

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Phoenix Assurance Company, Limited	$ 169.00	.....	$ 97.00	.....	$ 447.00	$ 354.00	$ 55.00	.....
Protective Association of Canada	19,464.00	$ 12,303.00	(Combined)		.....	.....	.....	.....
Prudential Assurance Company, Limited	40,726.00	18,468.00	(Combined)		84,902.00	1,655.00	185.00	.....
Prudential Insurance Company of America	.....	.....	.....	.....	.....	.....	.....	.....
Railway Passenger Assurance Company	689.30	.....	299.20	.....	456.66	2,343.30	393.37	$ *37.50*
Royal Exchange Assurance	81.16	.....	.....	.....	743.48	.....	11,722.06	6,475.28
Royal Insurance Company, Limited	2,562.00	421.00	1,383.00	$ 38.00	7,928.00	776.00	4,011.00	*73.00*
Royal Plate Glass and General Insurance Company of Canada	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Canadian Assurance Corporation	.....	.....	.....	.....	.....	.....	311.00	.....
Scottish Metropolitan Assurance Company, Limited	.....	.....	.....	.....	51.00	.....	38.00	.....
South British Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
Sun Insurance Office, Limited	900.21	504.26	521.35	*7.76*	925.13	494.26	256.75	.....
Toronto Feneral Insurance Company	501.00	132.00	61.00	.....	8,969.00	495.00	6,822.00	*127.00*
Travelers Indemnity Company	.....	.....	.....	.....	7.09	16.75	10.00	.....
Travelers Insurance Company	46,575.48	22,929.91	(Combined)		645.52	1,180.89	.....	.....
Union Assurance Society, Limited	19.00	.....	6.00	.....	15.00	.....	.....	.....
Union Insurance Society of Canton, Limited	2,009.00	392.00	1,828.00	895.00	5,697.00	564.00	1,245.00	.....
Union Marine and General Insurance Company, Limited	353.00	35.00	148.00	27.00	815.00	1,000.00	1,287.00	.....
United National Indemnity Company	59.00	.....	.....	.....	1,096.00	10.00	285.00	.....
United States Fidelity and Guaranty Company	2,408.00	605.00	272.00	.....	2,051.00	6,374.00	11,778.00	*2,333.00*
United States Guarantee Company	.....	.....	.....	.....	.....	.....	.....	.....
Wellington Fire Insurance Company	3.00	.....	.....	.....	149.90	1,333.33	85.00	.....
Western Assurance Company	1,159.00	*151.00*	631.00	400.00	2,135.00	*5,955.00*	253.00	.....
Western Union Insurance Company	1,935.44	244.39	(Combined)		740:38	2,575.00	2,484.29	250.00
Yorkshire Insurance Company, Limited	240.00	15.00	(Combined)		1,021.00	147.00	*2.00*	.....
Zurich General Accident & Liability Insurance Co., Limited	32,063.00	15,701.00	(Combined)		1,021.00	47.00	.....	.....
LLOYD'S	6,650.00	.....	443.00	.....	17,286.00	904.00	14,427.00	31,119.00
Non-Marine Underwriters, Members of Lloyd's, London, Eng								
MUTUALS								
Economical Mutual Fire Insurance Company	10,628.00	5,283.00	(Combined)		.....	.....	.....	.....
Gore District Mutual Fire Insurance Company	132.00	.....	.....	.....	127.00	.....	783.00	.....
Lumbermen's Mutual Casualty Company	1,361.00	645.00	.....	.....	564.00	.....	88.00	.....
Mutual Benefit, Health and Accident Association	215,670.00	95,297.00	(Combined)		.....	.....	.....	.....
Mutual Life Assurance Company of Canada	1,039.00	546.00	(Combined)		.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Company	1,568.11	7.00	(Combined)		*50.81*	.....	.....	.....
Wawanesa Mutual Insurance Company	4.00	.....	.....	.....	171.00	.....	.....	.....
	$1,007,743.11	$ 492,880.08	$ 238,751.52	$ 87,658.76	$ 338,221.45	$ 59,761.59	$ 188,053.74	$ 44,462.78

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1947

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premium Earned
Aetna Insurance Company	$ 12,609.00	$ 12,609.00	$ 15,136.00	% 120.04
Alliance Insurance Company of Philadelphia	.....	.....	.....	.....
Bee Hail Insurance Company	37,699.00	37,699.00	58,488.00	155.14
Citizens Insurance Company of New Jersey	12,668.00	12,668.00	25,087.00	198.02
City of New York Insurance Company	(All Re-	insured)		
Connecticut Fire Insurance Company	7,524.00	7,524.00	11,535.00	153.32
Continental Insurance Company	92,928.78	92,928.78	200,324.10	215.56
Equitable Fire and Marine Insurance Company	1,505.00	1,505.00	2,307.00	153.29
Fidelity Phenix Fire Insurance Company of New York	41,519.47	41,519.47	74,143.62	178.57
Gibraltar Fire and Marine Insurance Company	(All Re-	insured)		
Great American Insurance Company	70,503.00	70,503.00	100,086.00	141.96
Hartford Fire Insurance Company	12,668.00	12,668.00	25,086.00	198.03
Home Insurance Company of New York	75,043.00	75,043.00	107,638.00	143.50
Insurance Company of North America	56,838.00	56,838.00	95,000.00	167.14
Michigan Fire and Marine Insurance Company	14,892.00	14,892.00	27,005.00	181.34
New England Fire Insurance Company	3,723.00	3,723.00	6,751.00	154.47
Niagara Fire Insurance Company	9,047.74	9,047.74	30,619.98	338.42
Phoenix Insurance Company of Hartford	12,468.00	12,468.00	19,114.00	153.30
Providence Washington Insurance Company	12,645.00	12,645.00	19,386.00	153.30
Reliance Insurance Company of Canada	3,794.00	3,794.00	5,816.00	153.29
Sentinel Fire Insurance Company	3,723.00	3,723.00	6,751.00	181.33
Springfield Fire and Marine Insurance Company	126,578.00	126,578.00	229,542.00	181.35
Standard Insurance Company of New York	.....	.....	.....	.....
Westchester Fire Insurance Company	12,645.00	12,645.00	19,386.00	153.30
World Fire and Marine Insurance Company	95,667.00	95,667.00	222,087.00	232.04
	$ 716,687.99	$ 716,687.99	$ 1,301,288.60	181.57%

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1947

Name of Company	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Acadia Fire Insurance Company					$ 264.00	$ 290.00	$ 6.00	
Aetna Insurance Company					14,272.00	10,232.00	4,950.00	3,838.00
Agricultural Insurance Company					692.00	71.00	24.00	
Alliance Insurance Company of Philadelphia					1,014.00	118.00	1,406.00	182.00
Alliance Assurance Company, Limited							58.00	
American Alliance Insurance Company					280.00	41.00	121.00	42.00
American Insurance Company					714.00	3,240.00	137.00	
Anglo-Scottish Insurance Company, Limited	$ 25.00	$ 131.00	$ 154.00			69.00	91.00	
Arex Indemnity Company	10.50							
Atlas Assurance Company, Limited	48.00		150.00	86.00	183.00	267.00	33.00	
Automobile Insurance Company of Hartford					64.10		180.58	
Aviation and General Insurance Company, Limited							34.65	25.00
Boiler Inspection and Insurance Company of Canada							9,890.85	*117.23*
Boston Insurance Company					3,252.00	1,351.00	543.00	71.00
British America Assurance Company	1,358.00	*32.00*	274.00	41.00	2,298.00	277.00	2,925.00	430.00
British Aviation Insurance Company, Limited							13,286.00	10,252.00
British Canadian Insurance Company	478.00		444.00	195.00			3 00	
British Empire Assurance Company	180.00	250.00	71.00	13.00				
British Law Insurance Company Limited of London						*6.00*		
British Northwestern Fire Insurance Company	41.38		147.26	78.75	1,390.37	252.26		
British Traders Insurance Company, Limited							25.00	4,009.00
Caledonian-American Insurance Company					720.00	*11.00*		
Caledonian Insurance Company					947.00	360.00		
Camden Fire Insurance Association					20,169.00	5,336.00	2,071.00	4,593.00
Canada Accident and Fire Assurance Company	658.00				810.00	130.00		
Canada Security Assurance Company	1,074.00	4.00	501.00	203.00	950.00	264.00	100.00	114.00
Canada West Insurance Company							5,700.64	2,418.86
Canadian Fire Insurance Company	1,151.00	1,256.00	2,072.00	444.00	3,880.00	6,033.00	1,104.00	705.00
Canadian General Insurance Company	2,946.00	32.00	1,323.00	714.00	10,222.00	11,018.00	10,664.00	5,895.00
Canadian Indemnity Company	2,217.00	1,120.00	1,026.00	310.00	2,681.00	10,451.00	4,341.00	1,643.00
Canadian Mercantile Insurance Company	87.00				3,525.00	800.00	898.00	10,205.00
Canadian Surety Company	2,326.00	1,136.00	3,150.00	1,144.00	4,335.00	1,831.00	5,614.00	3,832.00
Casualty Company of Canada	873.00	44.00	1,270.00	723.00	1,006.00	406.00		
Century Insurance Company Limited	596.00		264.00	35.00	506.00		2,767.00	5,718.00
Citizens Insurance Company of New Jersey					1,734.00	1,880.00	1.00	

Columbia Insurance Company of New York	$	$.....	$	$	$ 88.00	$ 97.00	$ 2.00	.....
Commercial Casualty Insurance Company	1,254.38	403.10	1,162.30	719.47	.....	.....	.....	.....
Commercial Union Assurance Company Limited	67.00	24.00	138.00	37.00	554.00	*158.00*	1,600.00	.....
Connecticut Fire Insurance Company	.....	.....	.....	.....	3,456.00	1,870.00	647.00	$ 1,347.00
Consolidated Fire and Casualty Insurance Company	277.00	161.00	.....	.....	148.00	*33.00*	12.00	.....
Continental Casualty Company	205.00	.....	68.20	.....	.....	.....	.....	.....
Continental Insurance Company	.....	.....	.....	.....	1,858.95	5,075.00	495.28	100.00
Cornhill Insurance Company Limited	.....	.....	.....	.....	594.60	45.00	.....	.....
Dominion of Canada General Insurance Company	1,793.00	624.00	2,480.00	770.00	4,071.00	1,143.00	.....	.....
Dominion Fire Insurance Company	.....	.....	1,737.00	297.00	.....	.....	.....	.....
Eagle Fire Company of New York	.....	.....	.....	.....	2,140.00	1,203.00	93.00	94.00
Eagle Star Insurance Company, Limited	.....	.....	.....	.....	.....	139.95	13,189.95	681.07
Employers' Liability Assurance Corporation, Limited	1,323.00	9.00	1,449.00	89.00	1,568.00	1,031.00	279 00	.....
Equitable Fire and Marine Insurance Company	.....	.....	.....	.....	691.00	374.00	129.00	269.00
Eureka-Security Fire and Marine Insurance Company	.....	.....	.....	.....	.....	.....	5.00	.....
Federal Fire Insurance Company of Canada	277.09	160.74	1,634.18	266.14	2,970.63	709.57	382.31	39.07
Federal Insurance Company	.....	.....	.....	.....	85.00	.....	.....	.....
Fidelity and Casualty Company of New York	.....	.....	.....	.....	.....	.....	164.48	.....
Fidelity Insurance Company of Canada	166.00	.....	117.00	135.00	.....	.....	.....	.....
Fidelity-Phoenix Fire Insurance Company of New York	.....	.....	.....	.....	911.74	5,181.62	226.76	100.00
Fire Association of Philadelphia	.....	.....	.....	.....	324.00	90.00	311.00	25.00
Fireman's Fund Insurance Company	.....	.....	.....	.....	185.00	.....	72.00	.....
Franklin Fire Insurance Company of Philadelphia	.....	.....	.....	.....	.....	.....	.....	.....
General Accident Assurance Company of Canada	2,605.00	337.00	4,120.00	857.00	13,199.00	7,142.00	9,839.00	3,852.00
General Accident, Fire and Life Assurance Corporation, Ltd.	751.00	.....	942.00	613.00	1,629.00	177.00	4.00	.....
General Casualty Company of America	5,409.00	208.00	1,327.00	1,353.00	.....	.....	.....	.....
General Insurance Company of America	.....	.....	.....	.....	17,079.00	6,773.00	2,929.00	170.00
General Security Insurance Company of Canada	29.00	.....	.....	.....	149.00	217.00	18.00	.....
Glens Falls Insurance Company	.....	.....	.....	.....	16,941.16	11,932.66	821.61	474.35
Globe Indemnity Company of Canada	3,559.00	596.00	1,747.00	1,023.00	2,442.00	828.00	1,199.00	405.00
Grain Insurance and Guarantee Company	3,154.00	230.00	.....	.....	.....	.....	684.00	.....
Great American Indemnity Company	.....	.....	98.00	.....	.....	.....	657.00	167.00
Great American Insurance Company	.....	.....	.....	.....	2,294.00	311.00	840.00	*4,845.00*
Guardian Assurance Company, Limited	2.00	.....	.....	.....	732.00	23.00	1,236.00	.....
Guardian Insurance Company of Canada	1,051.00	20.00	412.00	388.00	1,727.00	581.00	10,941.00	1,212.00
Guarantee Company of North America	.....	.....	.....	.....	.....	.....	66.00	.....
Guildhall Insurance Company, Limited	20.00	.....	264.00	49.00	2,601.00	461.00	.....	.....
Halifax Insurance Company	1,504.00	*155.00*	811.00	440.00	17,759.00	26,508.00	5,499.00	9,768.00
Hartford Accident and Indemnity Company	795.00	*3,305.00*	306.00	351.00	.....	.....	72.00	191.00
Hartford Fire Insurance Company	.....	.....	.....	.....	1,036.00	409.00	24,532.00	10,107.00
Hartford Live Stock Insurance Company	.....	.....	.....	.....	.....	.....	13,860.00	2,126.00
Home Assurance Company of Canada	.....	.....	319.68	452.62	1,745.13	1,332.13	.....	.....
Home Insurance Company of New York	.....	.....	.....	.....	1,508.00	1,471.00	5,331.00	1,320.00
Hudson Bay Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Assurance Company	.....	.....	.....	.....	.....	.....	1.00	.....
Imperial Guarantee and Accident Insurance Co. of Canada	.....	.....	.....	.....	.....	.....	.....	.....

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY, AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1947—Continued

Name of Company	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Imperial Insurance Office	.....	.....	$ 2,596.67	$ 682.48	$ 101.90	$ 15.00	$ 2,060.95	$ 5,648.28
Indemnity Insurance Company of North America	$ 8,419.00	$ 1,553.00	1,290.00	937.00	.....	.....	985.00	.....
Insurance Company of North America	.....	.....	.....	.....	25,845.00	11,803.00	4,005.00	29,289.00
Law Union and Rock Insurance Company, Limited	1,150.00	.....	.....	100.00	1,189.00	45.00	15.00	.....
Legal and General Assurance Society, Limited	19.00	.....	88.00	.....	492.00	36.00	.....	.....
Liverpool and London and Globe Insurance Company, Ltd.	395.00	67.00	194.00	114.00	12,068.00	4,285.00	1,629.00	1,669.00
London Assurance, The	28.00	13.00	.....	179.00	2,668.00	1,374.00	811.00	.....
London-Canada Insurance Company	.....	.....	.....	.....	219.00	25.00	.....	.....
London and Country Insurance Company, Limited	.....	.....	.....	.....	1,209.97	2,773.58	.....	.....
London Guarantee and Accident Company, Limited	5,932.00	822.00	188.00	724.00	880.00	970.00	8,884.00	32,688.00
London & Lancashire Guarantee & Accident Co. of Canada	351.00	.....	624.00	95.00	.....	.....	501.00	.....
London and Lancashire Insurance Company, Limited	.....	.....	.....	.....	3,378.00	392.00	216.00	338.00
London and Scottish Assurance Corporation, Limited	146.00	.....	19.00	25.00	125.00	45.00	.....	.....
Maryland Casualty Company	.....	.....	.....	.....	.....	.....	72.00	.....
Mercury Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Metropolitan Casualty Insurance Company	3,546.00	143.00	3,104.00	1,726.00	.....	.....	94.00	.....
Michigan Fire and Marine Insurance Company	.....	.....	.....	.....	659.00	390.00	9.00	.....
Milwaukee Mechanics' Insurance Company	.....	.....	.....	.....	5,257.74	3,384.03	11,027.44	17,326.84
Motor Union Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
National-Ben Franklin Fire Insurance Company	.....	.....	.....	.....	13,618.00	3,838.00	27,505.00	12,969.00
National Fire Insurance Company of Hartford	.....	.....	.....	.....	185.00	18.00	272.00	.....
National Liberty Insurance Company of America	.....	.....	.....	.....	.....	.....	.....	.....
National Provincial Insurance Company, Limited	.....	.....	1,053.70	286.54	.....	.....	213.15	.....
New England Fire Insurance Company	.....	.....	.....	.....	165.00	97.00	.....	.....
New York Underwriters Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
New Zealand Insurance Company, Limited	.....	.....	.....	.....	322.00	.....	138.00	.....
Niagara Fire Insurance Company	.....	.....	.....	.....	2,732.59	120.35	122.85	.....
North British and Mercantile Insurance Company, Limited	297.94	.....	101.61	54.77	3,081.36	2,034.78	1,336.60	5,563.06
North Empire Fire Insurance Company	.....	.....	.....	.....	176.00	194.00	4.00	.....
North River Insurance Company	.....	.....	.....	.....	.....	.....	25.00	17.00
Northern Assurance Company, Limited	787.00	70.00	871.00	295.00	1,080.00	519.00	.....	.....
Northwest Casualty Company	1,498.00	266.00	478.00	284.00	.....	.....	.....	.....
Norwich Union Fire Insurance Society, Limited	894.00	750.00	933.00	305.00	2,890.00	1,033.00	1,292.00	619.00

Ocean Accident and Guarantee Corporation, Limited	521.00	19.00	1,143.00	1,084.00	746.00	349.00	2,007.00	.....
Occidental Fire Insurance Company	190.50	.....	150.03	92.44	1,034.83	547.45	.....	.....
Pacific Fire Insurance Company of New York	.....	.....	.....	.....	296.00	206.00	1,594.00	.....
Pacific Coast Fire Insurance Company	.....	.....	.....	.....	253.00	35.00	349.00	53.00
Patriotic Assurance Company, Limited	.....	.....	.....	.....	409.77	239.15	.....	.....
Pearl Assurance Company, Limited	469.00	61.00	189.00	.....	6,821.00	5,955.00	150.00	3.00
Philadelphia Fire and Marine Insurance Company	.....	.....	.....	.....	83.00	50.00	34.00	.....
Phoenix Assurance Company, Limited, of London, England	609.00	187.00	145.00	431.00	1,593.00	1,753.00	30,058.00	34,741.00
Phoenix Insurance Company of Hartford	.....	.....	.....	.....	6,145.00	3,099.00	1,730.00	3,406.00
Planet Assurance Company, Limited	.....	.....	.....	.....	31.00	.....	.....	.....
Providence Washington Insurance Company	.....	.....	.....	.....	911.00	191.00	174.00	25.00
Provincial Insurance Company, Limited	.....	.....	.....	.....	196.05	716.14	.....	.....
Prudential Assurance Company, Limited	1,294.00	1.00	942.00	120.00	4,931.00	1,334.00	2,893.00	*186.00*
Quebec Fire Assurance Company	.....	.....	.....	.....	.....	.....	4.00	.....
Queen Insurance Company of America	.....	.....	.....	.....	.....	.....	1,577.00	.....
Railway Passengers Assurance Company	749.66	3,000.00	381.35	142.55	1,181.65	998.05	.....	.....
Reliance Insurance Company of Canada	299.00	.....	.....	.....	1,742.00	943.00	327.00	679.00
Royal Exchange Assurance	288.63	3.80	.....	.....	1,893.62	1,094.66	2,791.86	2,793.48
Royal Insurance Company, Limited	3,698.00	585.00	1,653.00	969.00	12,920.00	4,311.00	4,823.00	3,371.00
Royal Plate Glass and General Insurance Company of Canada	.....	.....	.....	.....	.....	.....	.....	.....
Royal Scottish Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul Fire and Marine Insurance Company	.....	.....	.....	.....	31,178.00	18,415.00	12,228.00	5,874.00
Scottish Canadian Assurance Corporation	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Metropolitan Assurance Company, Limited	.....	.....	83.00	.....	86.00	47.00	.....	.....
Scottish Union and National Insurance Company	.....	.....	.....	.....	580.00	.....	133.00	.....
Security Insurance Company of New Haven, Connecticut	.....	.....	.....	.....	1,015.00	420.00	36.00	.....
Sentinel Fire Insurance Company	.....	.....	.....	.....	165.00	97.00	2.00	.....
South British Insurance Company, Limited	.....	.....	.....	.....	.....	.....	52.00	16.00
Springfield Fire and Marine Insurance Company	.....	.....	.....	.....	5,601.00	3,313.00	106.00	.....
Standard Insurance Company of New York	.....	.....	.....	.....	1,015.00	97.00	1,428.00	153.00
Sun Insurance Office, Limited	633.16	538.00	385.89	230.22	1,327.68	663.60	193.42	.....
Toronto General Insurance Company	2,410.00	27.00	1,082.00	584.00	8,364.00	9,015.00	8,725.00	4,824.00
Transcontinental Insurance Company	.....	.....	.....	.....	2,465.00	678.00	74.00	.....
Travelers Fire Insurance Company	.....	.....	.....	.....	5,469.46	2,326.47	111.69	.....
Travelers Indemnity Company	*2,155.24*	45.74	41.52	.....	.....	.....	1,279.40	.....
Union Assurance Society, Limited	6.00	.....	194.00	.....	471.00	53.00	.....	.....
Union Insurance Society of Canton, Limited	2,622.00	175.00	954.00	453.00	2,704.00	639.00	3,101.00	5,025.00
Union Marine and General Insurance Company, Limited	805.00	1,745.00	302.00	.....	529.00	582.00	12.00	.....
United Firemen's Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
United National Indemnity Company	501.00	300.00	713.00	86.00	.....	.....	.....	.....
United States Fidelity and Guarantee Company	94.00	.....	35.00	9.00	.....	.....	202.00	189.00
United States Guarantee Company	.....	.....	.....	.....	.....	.....	.....	.....
Wellington Fire Insurance Company	277.09	160.74	.....	.....	247.25	80.11	384.00	.....
Westchester Fire Insurance Company	.....	.....	.....	.....	1,266.00	173.00	1,733.00	264.00
Western Assurance Company	189.00	.....	11.00	.....	2,785.00	381.00	3,819.00	588.00

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY, AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1947—Continued

Name of Company	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Western Union Insurance Company	$1,158.34	$ 61.15	$ 464.63	$ 399.38	$1,383.59	$267.64	$3,343.59	$2,114.32
World Fire and Marine Insurance Company	.....	.....	.....	.....	3,446.00	578.00	2,167.00	465.00
Yorkshire Insurance Company, Limited	357.00	.....	449.00	337.00	1,823.00	265.00	.....	.....
Zurich General Accident and Liability Insurance Co., Limited	843.00	.....	85.00	13.00	.....	.....	.....	.....
LLOYD'S								
Non-Marine Underwiters, Members of Lloyd's, London, Eng.	1,286.00	1,409.00	.....	.....	216.00	.....	33,287.00	45,230.00
MUTUALS								
Central Manufacturer's Mutual Insurance Company	.....	.....	.....	.....	*55.26*	*235.45*	.....	.....
Economic Mutual Fire Insurance Company	.....	.....	.....	.....	.....	.....	.....	690.00
Gore District Mutual Fire Insurance Company	91.00	.....	254.00	72.00	1,018.00	53.00	.....	.....
Hardware Dealers' Mutual Fire Insurance Company	.....	.....	.....	.....	2,346.04	386.65	.....	.....
Liberty Mutual Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Lumbermen's Mutual Casualty Company	39.00	.....	277.00	43.00	.....	.....	.....	.....
Mutual Implement and Hardware Insurance Company	.....	.....	.....	.....	2,346.04	416.09	.....	.....
Northwestern Mutual Fire Association	.....	.....	.....	.....	2,982.00	1,595.00	27.00	.....
Portage La Prairie Mutual Insurance Company	.....	.....	.....	.....	1,286.29	175.25	94.15	231.56
Saskatchewan Mutual Fire Insurance Company	.....	.....	.....	.....	441.96	149.05	1,238.42	667.42
United Mutual Fire Insurance Company	.....	.....	.....	.....	72.00	.....	.....	.....
Wawanesa Mutual Insurance Company	169.00	*17.00*	736.00	24.00	4,922.00	2,934.00	837.00	*11.00*
	$ 79,217.43	$ 15,240.27	$ 52,190.02	$ 22,724.36	$ 383,422.22	$ 228,311.79	$ 347,456.63	$ 298,326.08

GOVERNMENT OF THE PROVINCE OF ALBERTA

Department of Provincial Secretary

OFFICE OF THE FIRE COMMISSIONER

Edmonton, April 28th, 1948.

To: The Honourable C. E. Gerhart, M.L.A.
Provincial Secretary of Alberta,
Edmonton, Alberta.

Dear Sir:

Pursuant to the provisions of Section 35, of The Fire Prevention Act, I have the honour to submit the twenty-eighth Annual Report of the operations of the Office of the Fire Commissioner, for the period of January 1st to December 31st, 1947.

It is encouraging to be able to report a decrease in both the number of fires and the amount of property loss by fire in 1947, over that recorded for the year 1946, being 2,118 fires in 1947 as against 2,308, and a property loss of $2,237,643.29 in 1947 as against $2,544,688.99, or a *decrease* of 190 fires and a *decrease* of $307,045.70 in property losses. It is also encouraging to report a decrease in fatalities due to fire during the year, being 31 in 1947 against 45 in 1946. The figures are all the more encouraging considering the increase in population which now stands at 822,000, an increase of 72,000 over 1946.

The Tables hereafter listed show:

(1) A comparision of monthly loss for 1946 and 1947.

(2) A comparison of fire losses for the past 10 years and a total loss for a ten-year period ending December 31st, 1947; table 2 also shows a per capita loss of 2.72.

(3) The most frequent causes of fires in different classes of occupancy. A quick glance indicates that fires of unknown origin are common to all occupancies.

(4) Details of Institutional losses.

(5) Losses caused by lightning. This loss was greatly increased over lightning losses for 1946.

(6) Information as to the frequency of fires and the total loss in each property classification.

(7) The number of fires and the total damage for each of 16 common causes.

Tables 6 and 7 are very useful to insuring companies for rating purposes. It can be seen from these statistics that more and more time must be spent to educate the public and to stimulate a greater interest in fire prevention and fire protection.

An entirely new service to the cities, towns, villages and hamlets has now been made available by the appointment of an inspector who is qualified to recommend suitable fire protection equipment and to give instructions in fire fighting techniques. During November

and December of 1947, 29 different centres were visited for the purpose of inspecting fire protection equipment. The work has been very favorably received and should serve a very useful purpose in helping to reduce fire losses to life and property. A complete Fire Protection Instruction Unit using a sedan delivery truck and necessary demonstration equipment is planned for 1948. Under the direction of Chief Inspector A. E. Bridges, fire inspection routes have been planned so that a systematic coverage of the province will be made with the unit.

With the addition of more inspectors as mentioned in the 1946 report the fire prevention work is now conducted under the Edmonton, Calgary and Lethbridge divisions, with offices in each city all under direction of the head office in Edmonton. During 1947, 236 cities, towns and villages were inspected. This is an increase of 24 over 1946. The fact that 1,122 written Orders and 668 verbal Orders were issued during 1947 as compared with 667 and 356, respectively, issued in 1946 is evidence of increased inspection activity.

The investigation of large fire losses and fire of suspected incendiary origin totalled 71 as compared with 24 for 1946. This does not mean that suspicious fires are necessarily on the increase, for there were only two cases in which information was laid and in each case the individual responsible was committed to a mental institution. Nevertheless, it is my belief that careful and immediate investigation of suspicious fires is a valuable deterrent against arson and allied crimes.

One lightning rod agent was convicted under The Lightning Act for failure to install lightning rods in accordance with the regulations under The Lightning Rod Act.

Although this province did not enact any new legislation, Fire Commissioner Ralph R. Moore as Chairman of a Uniformity Committee consisting of the Fire Commissioners of Alberta, Manitoba and Nova Scotia, took the leadership in drafting Uniform Standards for Hotels, Apartments and Oil Burning equipment and a Uniform By-law for small towns and villages. Several special meetings were held, including a meeting in Calgary in August, at which fire chief and building inspectors from all cities were in attendance. A special meeting out of the province was held in Winnipeg, which Fire Commissioner Ralph R. Moore convened and attended in December in company with Chief Inspector A. E. Bridges. The work of this committee will be reported to the Annual Conference of the Association of Canadian Fire Marshals and Dominion Fire Prevention Association to be held at Saint John, New Brunswick, in May, 1948.

In accordance with your instructions, Fire Commissioner Ralph R. Moore accompanied by Inspectors A. E. Bridges and W. Fuller attended the 1947 annual Conference at Vancouver, B.C., at which the Fire Commissioner presented a paper at the meeting of the Association of Canadian Fire Marshals, entitled, "Operations of the Alberta Fire Commissioner's Office."

The Fire Prevention Education program for the year was greatly facilitated by the use of a moving picture projector and fire prevention films. This medium has been employed at special meetings to

assist in programs sponsored by this office and by other organizations to stimulate a feeling of personal responsibility by the general public in fire prevention. It has been used, and will continue to be used, also as a means of instructing volunteer and paid fire brigades in advanced methods of fire fighting. Other educational activities were conducted according to custom. These comprise press releases, radio script, distribution of fire prevention literature, and departmental assistance to fire prevention programs sponsored by the Dominion Fire Prevention Association and by the National Fire Protection Association.

In conclusion I would like to voice my appreciation on behalf of this office to the many individuals and organizations who, by means of their interest and support, have assisted greatly in the important work of Fire Prevention. It is a fact that without the valiant efforts of our Fire Chiefs and their brigades in all the cities, towns and villages of the province, and without the persistence and vigilance exhibited by the R.C.M.P. and other police departments, we cannot hope to control and reduce our present disasterous fire loss.

It is of course only fitting to state that I as successor to former Fire Commissioner Ralph R. Moore have the pleasure in reporting the activities which were conducted under Mr. Moore's direction for the past year.

All of which is respectfully submitted.

E. R. HUGHES,
Fire Commissioner.

TABLE No. 1
A COMPARISON OF THE MONTHLY LOSSES IN 1946 AND 1947

Month	1946		1947	
	No. of Fires	Loss	No. of Fires	Loss
January	239	$ 377,673.71	218	$ 363,787.75
February	235	231,132.06	201	149,938.91
March	234	256,098.14	182	81,933.60
April	207	135,427.38	209	97,009.54
May	204	226,338.50	197	192,719.89
June	122	538,428.50	148	72,808.98
July	182	155,035.23	198	744,943.30
August	142	98,458.30	132	111,853.17
September	137	48,560.85	120	36,917.69
October	210	134,780.61	149	85,466.46
November	194	134,884.76	139	92,116.79
December	93	77,695.28	125	101,592.77
Total	2,199	$2,432,513.32	2,018	$2,131,088.85
Additional 5% for Unreported Losses	109	121,175.67	100	106,554.44
Grand Total	2,308	$2,544,688.99	2,118	$2,237,643.29

TABLE No. 2
A BRIEF COMPARISON OF FIRE LOSSES FROM JANUARY 1st, 1938, to DCEMBER 31st, 1947

From January 1st, 1938, to December 31st, 1938	1,471 fires with a loss of	$ 1,456,127.89
From January 1st, 1939, to December 31st, 1939	1,517 fires with a loss of	1,148,363.70
From January 1st, 1940, to December 31st, 1940	1,408 fires with a loss of	1,329,212.61
From January 1st, 1941, to December 31st, 1941	1,421 fires with a loss of	1,949,151.35
From January 1st, 1942, to December 31st, 1942	1,632 fires with a loss of	1,539,175.59
From January 1st, 1943, to December 31st, 1943	1,767 fires with a loss of	1,259,061.39
From January 1st, 1944, to December 31st, 1944	1,634 fires with a loss of	1,896,283.59
From January 1st, 1945, to December 31st, 1945	2,138 fires with a loss of	2,208,199.71
From January 1st, 1946, to December 31st, 1946	2,308 fires with a loss of	2,544,688.99
From January 1st, 1947, to December 31st, 1947	2,118 fires with a loss of	2,237,643.29
Total	17,414 fires with a loss of	$17,567,908.11

Population (1947) 822,000 Per Capita Loss (1947) $2.72

TABLE No. 3
CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1947

Property		Causes	No. of Fires
APARTMENT AND ROOMING HOUSES, 80:			
Frame	44	Petroleum and its products	1
Brick	18	Careless disposal of cigarettes, smoking	37
Stucco	10	Unknown	21
Brick Veneer	4	Overheated electrical apparatus	3
Metal Clad	1	Overheated stove and pipes	5
Veneer and Frame	1	Matches	1
Brick and Frame	2	Miscellaneous	7
		Chimneys, flues, cupolas and stacks	2
		Exposure fires	2
		Spontaneous Combustion	2
BARNS AND STABLES AND SHEDS, 44:			
Frame	43	Stoves, furnaces and pipes	2
Stucco	1	Hot ashes, coals and open fires	3
		Exposure fires	3
		Careless disposal of cigarettes, smoking	1
		Matches	2
		Lightning	5
		Spontaneous Combustion	2
		Petroleum and its products	2
		Miscellaneous	2
		Unknown	22
BAKERIES, 4:			
Brick	1	Exposure	1
Frame	3	Miscellaneous	1
		Unknown	2
BARBER SHOPS, 8:			
Frame	5	Exposure	2
Brick	2	Petroleum and its products	1
		Unknown	5
BUTCHER SHOPS, 6:			
Frame	6	Overheated stove and pipes	1
		Sparks on roofs	1
		Exposure	1
		Unknown	3
CHICKEN HOUSES AND BROODERS, 23:			
Frame	22	Overheated stove and pipes	3
Concrete and metal clad	1	Exposure	3
		Careless disposal of cigarettes, smoking	1
		Electricity	1
		Lightning	1
		Petroleum and its products	2
		Miscellaneous	2
		Unknown	10

TABLE No. 3—(Continued)

Property		Causes	No. of Fires
CHURCHES, 6:			
Frame	3	Sparks	1
Brick	2	Exposure	1
Brick Veneer	1	Lightning	1
		Unknown	3
CLUBS AND PUBLIC HALLS, 17:			
Frame	11	Overheated stove and pipes	2
Brick	6	Exposure	1
		Careless disposal of cigarettes, smoking	4
		Electricity	2
		Lightning	1
		Unknown	7
COAL MINING PROPERTY AND OTHER MINING RISKS, 2:			
Frame	2	Explosion	1
		Unknown	1
DWELLINGS, 1,231:			
Frame	1,096	Chimneys, flues, cupolas and stacks	32
Brick	47	Overheated stoves and pipes	31
Stucco	62	Hot ashes, coals and open fires	34
Frame and Stucco	22	Sparks on Roof	34
Frame and Brick	4	Exposure Fires	39
		Careless disposal of cigarettes, smoking	380
		Matches	52
		Lights (other than electric)	4
		Electricity	53
		Lightning	18
		Spontaneous Combustion	11
		Petroleum and its products	33
		Incendiarism	3
		Miscellaneous	91
		Unknown	401
		Radiant heaters	15
ELEVATORS, 7:			
Frame	7	Sparks	2
		Unknown	5
FACTORIES, PACKING PLANTS AND CREAMERIES, 22:			
Frame	11	Chimneys	1
Brick	9	Overheated stoves and pipes	2
Concrete	1	Sparks	2
Stucco and Frame	1	Careless disposal of cigarettes, smoking	2
		Electricity	3
		Miscellaneous	3
		Unknown	9
FARM RISKS—Sheds, Hog Houses, Implement, 46:			
Frame	45	Overheated stoves and pipes	4
Log	1	Sparks	1
		Electricity	1
		Lightning	3
		Spontaneous Combustion	1
		Petroleum and its products	1
		Unknown	35
GARAGES, 74:			
Frame	59	Chimneys	2
Stucco	9	Overheated stoves and pipes	9
Brick	5	Hot ashes, coals and open fires	5
Concrete	1	Sparks	1
		Exposure	4
		Careless disposal of cigarettes, smoking	2
		Matches	2
		Spontaneous Combustion	3
		Petroleum and its products	11
		Miscellaneous	7
		Unknown	27
		Radiant heater	1

TABLE No. 3—(Continued)

Property		Causes	No. of Fires
HOTELS, 54:			
Frame	32	Overheated stoves and pipes	1
Brick	17	Exposure	1
Brick Veneer	2	Careless disposal of cigarettes, smoking	23
Stucco	2	Electricity	5
Concrete	1	Miscellaneous	2
		Unknown	22
HOSPITALS, 3:			
Brick	3	Miscellaneous	1
		Unknown	2
LAUNDRIES AND DRY CLEANERS, 19:			
Frame	15	Overheated stoves and pipes	1
Brick	3	Electricity	4
Stucco	1	Spontaneous Combustion	1
		Miscellaneous	4
		Unknown	9
MACHINE SHOPS, 20:			
Frame	16	Overheated stoves and pipes	1
Brick	3	Sparks	1
Stucco	1	Exposure	1
		Careless disposal of cigarettes, smoking	2
		Electricity	2
		Petroleum and its products	6
		Unknown	7
MILLS—Lumber, Saw, Flour and Feed, 20:			
Frame	15	Hot ashes, coals and open fires	2
Frame and Brick	2	Sparks	3
Brick and Concrete	2	Spontaneous Combustion	3
Brick	1	Miscellaneous	4
		Unknown	8
OFFICES AND OFFICE BLOCKS, 25:			
Frame	16	Chimneys	2
Stucco	2	Overheated stoves and pipes	1
Brick	6	Sparks	1
Concrete	1	Exposures	1
		Careless disposal of cigarettes, smoking	1
		Spontaneous Combustion	2
		Petroleum and its products	1
		Miscellaneous	2
		Unknown	14
OIL WELLS AND REFINERIES, 10:			
Frame	10	Short Circuit	1
		Spontaneous Combustion	3
		Petroleum and its products	1
		Miscellaneous	1
		Unknown	4
RESTAURANTS AND CAFES, 32:			
Frame	16	Overheated stoves and pipes	1
Stucco	4	Hot ashes, coals and open fires	1
Brick	10	Exposure	2
Brick and Frame	2	Careless disposal of cigarettes, smoking	7
		Short Circuit	1
		Lightning	1
		Spontaneous Combustion	1
		Petroleum and its products	1
		Miscellaneous	4
		Unknown	13
SCHOOLS AND COLLEGES, 25:			
Frame	19	Chimneys	2
Brick	5	Overheated stoves and pipes	3
Frame and Stucco	1	Hot ashes, coals and open fires	1
		Sparks	1
		Exposure	1
		Careless disposal of cigarettes, smoking	1
		Spontaneous Combustion	1

TABLE No. 3—(Continued)

Property		Causes	No. of Fires
		Incendiarism	1
		Unknown	13
		Radiant heater	1
THEATRES, 2:			
Frame	2	Miscellaneous	1
		Unknown	1
STORES, 99:			
Frame	66	Overheated stoves and pipes	6
Stucco	1	Sparks	1
Brick	23	Exposure	8
Frame and Stucco	4	Careless disposal of cigarettes, smoking	17
Brick Veneer	2	Short Circuit	5
Stucco and Metal	1	Lightning	2
Solid Brick and Hollow Title	1	Spontaneous Combustion	3
Brick and Concrete	1	Petroleum and its products	2
		Miscellaneous	11
		Unknown	44
WAREHOUSES—Implement, Beer and Mdse., 36:			
Frame	24	Hot ashes, coals and open fires	1
Brick	11	Sparks	2
Metal	1	Exposure	5
		Careless disposal of cigarettes, smoking	4
		Matches	1
		Spontaneous Combustion	1
		Petroleum and its products	2
		Miscellaneous	2
		Unknown	18
MISCELLANEOUS, 105:			
Frame	79	Chimneys, flues, cupolas and stacks	2
Brick	16	Overheated stoves and pipes	5
Stucco and Frame	1	Hot ashes, coals and open fires	1
Stucco	2	Sparks	5
Metal Clad	3	Exposure	11
Concrete	2	Careless disposal of cigarettes, smoking	7
Brick and Stucco	1	Matches	1
Brick Veneer	1	Electricity	3
		Lightning	2
		Spontaneous Combustion	2
		Petroleum and its products	4
		Incendiarism	2
		Miscellaneous	8
		Unknown	52

TABLE No. 4

INSTITUTIONAL LOSSES

Location	Occupancy	Damage	Class of Building	Causes
Granum	School	$ 17.90	Frame	Unknown
Legal	Church	12,000.00	Brick Veneer	Exposure
Fairview	School	1,800.00	Frame	Unknown
Stony Plain	School	1,550.00	Frame	Stove pipe
Edmonton	School	18.00	Frame	Cigarette
Calgary	Hospital	111.00	Brick	Curtain ignited
Calgary	Hospital	23.80	Brick	Miscellaneous
Sangudo	School	322.50	Frame	Overheated stove
Olds	Church	2,400.00	Frame	Sparks
Bon Accord	School	4,900.00	Frame	Unknown
Red Deer	School	2,000.00	Frame	Overheated chimney
Lacombe	School	21.00	Frame	Grass fire, exposure
Hylo	School	348.00	Frame	Unknown
St. Paul	School	428.00	Frame	Unknown
Vegreville	School	66.66	Brick	Unknown
Edmonton	School	200.00	Brick	Sparks from garage fire
Edmonton	School	83.80	Brick	Exposure
Burdett	Church	900.00	Frame	Unknown
Burdett	Church	142.28	Frame	Lightning
Stony Plain	School	1,500.00	Frame	Unknown
Calgary	Church	32.50	Brick	Unknown
Delia	School	510.00	Brick	Spontaneous combustion
Peace River	School	370.00	Stucco	Overheated stove pipes
Thorsby	School	1,350.00	Frame	Unknown
Strathmore	School	275.00	Frame	Incendiary
Edmonton	Hospital	6.00	Brick	Unknown

TABLE No. 5

LOSSES CAUSED BY LIGHTNING

Month	Location	Occupancy	Damage: Building	Damage: Contents	Damage: Total
May	Calgary	Dwelling	$ 5,000.00	$ 19.10	$ 5,019.10
June	Lethbridge	Dwelling	3,000.00	63.25	3,063.25
	Bellevue	Restaurant	5,000.00	60.00	5,060.00
	Winnifred	Barn	1,350.00	269.95	1,619.95
	Calgary	Dwelling	4,500.00	21.95	4,521.95
	Calgary	Dwelling	3,550.00	49.75	3,599.75
	Calgary	Dwelling	2,000.00	35.00	2,035.00
July	Rochester	Dwelling	1,700.00	1,400.00	3,100.00
	Leduc	Barn	2,000.00	2,000.00	4,000.00
	Condor	Restaurant	800.00	100.00	900.00
	Wetaskiwin	Dwelling	1,000.00	36.00	1,036.00
	Gadsby	Barn	1,000.00	1,000.00	2,000.00
	Wetaskiwin	Dwelling	2,000.00	30.00	2,030.00
	Medicine Hat	Dwelling	3,000.00	35.35	3,035.35
	Waterways	Store	1,925.50	23.50	1,949.00
	Bonnyville	Dwelling	3,500.00	311.75	3,811.75
	Daysland	Dwelling	4,000.00	15.00	4,015.00
	Burdett	Church	1,400.00	142.00	1,542.00
	Edmonton	Dwelling	5,100.00	598.00	5,698.00
	Edmonton	Dwelling	2,100.00	29.60	2,129.60
	Calgary	Dwelling	3,000.00	42.00	3,042.00
	Calgary	Dwelling	3,500.00	80.50	3,580.50
	Calgary	Dwelling	1,500.00	19.00	1,519.00
	Calgary	Dwelling	2,500.00	3.90	2,503.90
	Calgary	Dwelling	5,000.00	30.00	5,030.00
August	High River	Store	3,500.00	3,013.40	6,513.40
	Lethbridge	Barn	300.00	100.00	400.00
	Barrhead	Barn	2,000.00	77.60	2,077.60
	Barrhead	Barn	2,000.00	800.00	2,800.00
	Whiskey Gap	Dwelling	300.00	61.00	361.00
	High River	Store	1,250.00	50.00	1,300.00
	Lethbridge	Farm	5,000.00	75.00	5,075.00
	Beaumont	Farm	1,500.00	40.00	1,540.00
	Total		$85,275.50	$10,632.60	$95,908.10

TABLE No. 6

FIRE LOSSES BY PROPERTY CLASSIFICATION

	Property	Total of Fires	Total of Damage
1	Brick, etc., Dwellings—protected	128	$ 19,265.70
2	Frame, etc., Dwellings—protected	854	416,355.31
3	Brick and Frame, etc., Dwellings—unprotected	298	143,715.38
4	All other Dwellings and Farm Risks	105	71,817.25
5A	Churches	6	14,574.50
5B	Hospitals and Sanatoria	5	5,878.60
5C	Public Halls	16	39,156.45
5D	Schools and Educational Institutions	26	19,264.85
5E	All other Institutional Buildings	83	165,544.19
6	Warehouses of all Kinds (B. and C.)	42	322,161.38
7A	Retail Stores (Buildings Only)	44	15,433.55
7B	Hotels (Buildings Only)	19	12,988.15
8A	Retail Stores (Contents Only)	78	148,794.70
8B	Hotels (Contents Only)	36	87,009.00
9	Food Plants, Distilleries, etc.	20	35,232.15
10	Flour Mills and Grain Elevators	18	88,657.60
11	Oil Risks, Oil Tanks, etc.	10	19,150.25
12	Saw and Shingle Mills,		
13	Lumber Yards,	9	120,402.65
14	Woodworkers,		
15	Metal Workers—Garages	103	73,146.38
16	Mining Risks	2	4,132.00
17	Railway Property, Light and Power Plants	11	19,053.50
18	Miscellaneous Manufacturing Premises	30	230,229.75
19	Miscellaneous Non-manufacturing Premises	75	59,125.56
	Total	2,018	2,131,088.85
	Additional 5% for Unreported Losses	100	106,554.44
	Grand Total	2,118	$2,237,643.29

TABLE No. 7

CAUSES OF FIRES

	Causes	Total of Fires	Total of Damage
51	Chimneys, Flues, Cupolas and Stacks	58	$ 67,745,15
52	Stoves, Furances, Boilers and their pipes	105	79,526.90
53	Hot ashes, coals and open fires	24	13,273.20
54	Sparks on roofs—wooden shingles, fabricated roofs	51	22,912.30
55	Exposure fires	91	175,659.29
56	Smoking (cigarettes, cigars, carelessness in smoking)	402	147,141.54
57	Matches	48	15,063.69
58	Lights (other than electric)	7	4,135.80
59	Electricity (Appliances)	112	86,871.20
60	Lightning (unrodded buildings)	38	13,884.65
61	Spontaneous Combustion	50	49,154.70
62	Petroleum and its products	53	93,990.75
63	Incendiarism	8	10,618.67
64	Miscellaneous	172	127,462.05
65	Motion Picture Ignition (Film)	Nil	
66	Unknown	799	1,223,612.99
	Total	2,018	2,131,088.85
	Additional 5% for Unreported Loss	100	106,554.44
	Grand Total	2,118	$2,237,643.29

TABLE No. 8
LARGEST LOSSES DURING THE YEAR

Location	Occupancy	Loss	Causes
Legal	Church	$ 1,200.00	Exposure.
Rosedale	Office	21,486.15	Defective chimney.
Legal	Store	18,000.00	Exposure.
Calgary	Gypsum Plant	199,318.00	Unknown.
Calgary	Office Building	10,000.00	Gas explosion.
Edmonton	Hotel	45,000.00	Cigarette.
Vilna	Flour Mill	13,000.00	Unknown.
Edmonton	Cereal Mill	13,080.00	Unknown.
Mundare	Grain Elevator	29,739.00	Unknown.
Sundre	Creamery	11,565.00	Unknown.
Lethbridge	Mill	10,500.00	Unknown.
Breton	Store	32,000.00	Exposure.
Smoky Lake	Dwelling	16,000.00	Unknown.
McLennan	Hotel	61,609.00	Unknown.
Edmonton	Warehouse	226,147.00	Cigarette.
Edmonton	Chemical Plant	63,609.00	Unknown.
Calgary	Store	94,160.00	Unknown.
Lethbridge	Warehouse	15,000.00	Unknown.
Edmonton	Wholesale	14,392.00	Unknown.
Whitelaw	Hotel	10,000.00	Unknown.
Total		$905,805.15	

TABLE No. 9
INSPECTIONS AND ORDERS ISSUED

Number of cities, towns and villages visited and inspected	236
Number of orders to remedy conditions (written)	1,122
Number of orders to remedy conditions (verbal)	666
Character of Orders Issued:	
Repair or install fire alarm systems	39
Improve housekeeping conditions	114
Provide approves fire extinguishing equipment	185
Install red lights or signs over exits	34
Provide panic bolts for exit doors	37
Build brick chimneys	19
Replace worn out or properly support stove-pipes	28
Clean stovepipes and chimneys	3
Discontinue the use of gasoline for cleaning purposes	25
Replace faulty electric wiring to conform with C.E. Code	45
Build ouside stairway-type of fire escape	41
Remove debris or flammable material	4,545
Provide proper clearance between hot stovepipes and woodwork or other flammable material	58
Construct metal hood over restaurant stoves, or clean grease off metal hoods over stoves	34
Cut grass and weeds from around town property	40
Protect wooden floors under and in front of stoves	9
Remove gasoline barrels 300 feet from any building	77
Construct doorway exit to replace window exit	5
Change fire exit door to open outwards	10
Tear down dilapidated buildings	12
Discontinue filling gas barrels at retail pumps	2
Remove gasoline from mercantile premises	16
Remove hook fastenings from exit doors	24
Store petroleum products in underground tanks	12
Protect walls, floors and ceilings around heaters	10
Post directional Fire Exit Signs	68
Provide stand pipe and hose for fire protection	20
Clean oil and grease from electric motors	31
Remove obstructions to fire escapes	33
Oily rags, disposal of	17
Relocate fuel oil bulk station	5
Discontinue use of non-approved oil burning equipment	6
Recharge fire extinguishers	10
	1,122

Special Inspections:

Schools	50	Hotels	17
Amusement Halls	10	Garages and Service Stations	4
Fuel oil warehouses	6	Theatres	3
Government buildings	14	Institutional buildings	27
Hospitals	8	Commercial buildings	20
			159

TABLE No. 10

FIRE INVESTIGATIONS

Number of fires investigated (Departmental Investigations only)		71
Number of Informations Laid Reported to Department)		2
Number of Convictions		Nil
Stay of Proceedings entered		Nil
Incendiary	3	
Suspencted Incendiary	3	
Convictions:	Nil	
Committed to Mental Institutions		2

Mileage:

Mileage by car (including inspections)	66,574
Mileage by train	3,000
	69,574

TABLE No. 11

DEATHS CAUSED BY BURNS IN THE PROVINCE OF ALBERTA IN 1947

Name	Date of Death	Place of Death	Cause of Death
Edmund Marston	Feb. 1, 1947	Longview	Trapped in log cabin.
Stanley Harris	Jan. 13, 1947	Boyle	Trapped in burning building.
Frank Hood	Jan. 30, 1947	LaCorey	Burned to death.
George Frederick Gullion	April 22, 1947	Gibbons	Home burned down.
James John MacDonald	April 16, 1947	Calgary	Gasoline soaked clothing, caught fire when near an open flame in house.
Kathleen Lebine	March 12, 1947	Elk Point	Exposure to fire while trying to put put a fire that was destroying her home.
Harry Bory	April 18, 1947	Medicine Hat	Burned with roofing tar.
Ralph Woodrow Ward	April 11, 1947	Chisholm	Burned in burning building.
Laraine Kathleen Ward	April 11, 1947	Chisholm	Burned in burning building.
Nestor Plourde	March 19, 1947	Jarvie	Burned in house.
James Weighill Douglas	May 8, 1947	Drumheller	Burns from diesel oil fuel from exploding chicken brooder.
Paul Hettler	May 19, 1947	Calgary	Was in collision at Crossing 20th Street East while driving a land gasoline truck which caught fire.
Graham Archibald Smith	May 19, 1947	Edmonton	Home on fire.
Donald Murray Macfarlane	June 22, 1947	Calgary	Pinned in car which took fire.
Jeanette Elane Cartwright	May 30, 1947	Moose Wallow	House burned down.
John Devey	July 10, 1947	Calgary	Burns from gasoline.
John Joseph McCawley	June 3, 1947	Medicine Hat	Trapped in burning building while asleep.
Marie Gyorkos	June 3, 1947	Medicine Hat	House burned down.
Elizabeth Gyorkos	June 3, 1947	Medicine Hat	House burned down.
Martha Gyorkos	June 3, 1947	Medicine Hat	House burned down.
Harley Frances Lee	June 16, 1947	Alder Flates	Burned when clothes ignited.
Margaret Keen	August 16, 1947	Edmonton	Extensive burns, origin unknown.
George Hess	July 15, 1947	Gleichen	Pump house caught on fire.
Lloyd Morrical	July 10, 1947	Clive	Asleep in car which caught fire.
Sherry Gail Aman	June 12, 1947	Medicine Hat	Baby removed plug in washing machine and was scalded by the boiling water.
John Sidor	July 26, 1947	Calgary Highway near Nisku	Burned to death in overturned gasoline tanker.
Cecille Bird	Sept. 30, 1947	Cardston	Accidental burning due to hot appliance.
Harold Edward Barca	Oct. 3, 1947	Taber	Playing with matches and clothes caught fire.
Charles Frederick Westoby	Nov. 25, 1947	Spirit River	Fell on stove accidentally.
Jean Miller	Sept. 19, 1947	Edmonton	House fire.
Alfred Allen Herman	Nov. 6, 1947	Medicine Hat	Burned in house fire.